Living and Working in AUSTRALIA

David Hampshire

3rd Edition

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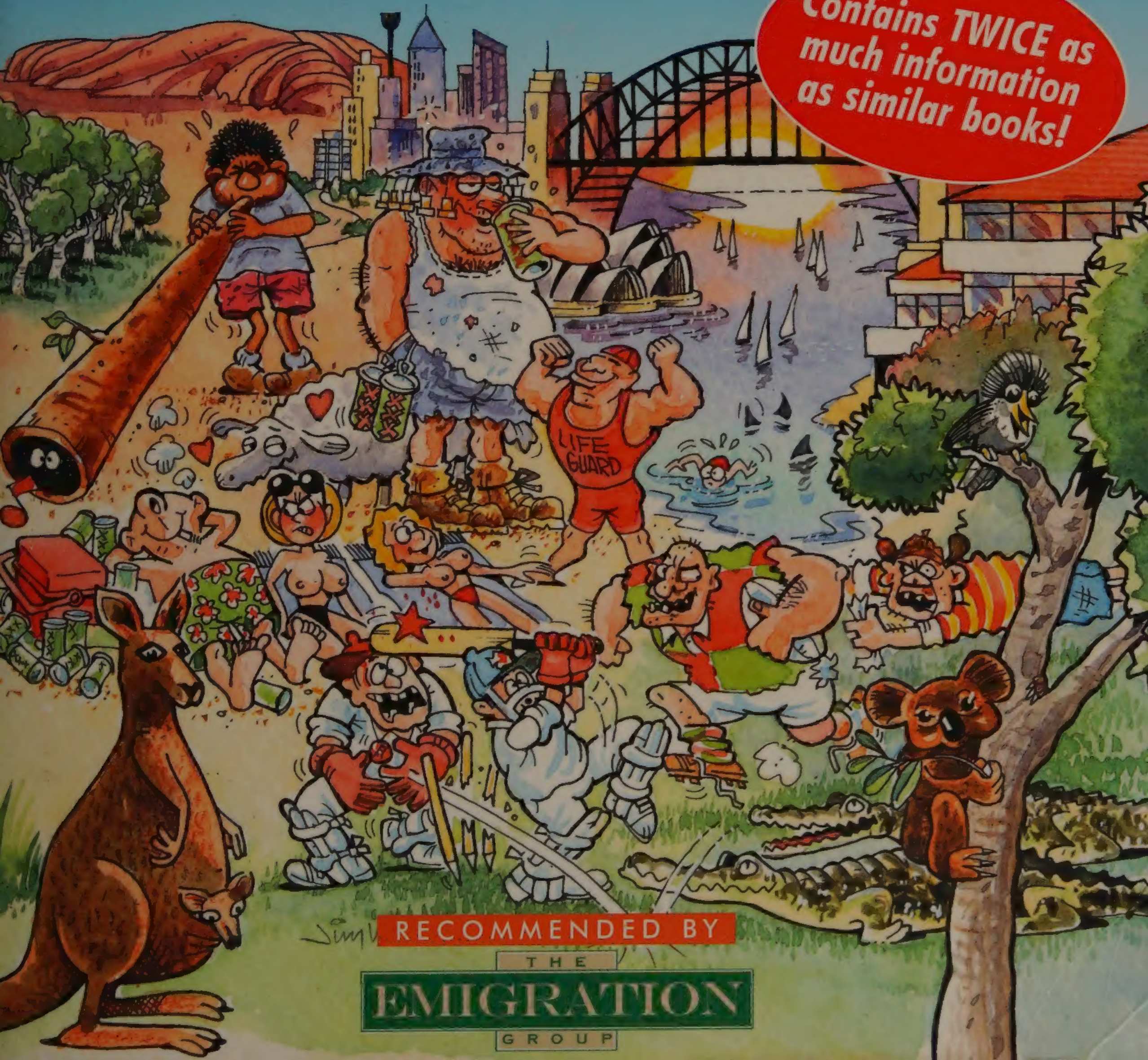

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Living and Working in *Australia*

A Survival Handbook

by

David Hampshire

SURVIVAL BOOKS • LONDON • ENGLAND

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Survival Books Limited,
26 York Street, London W1U 6PZ, United Kingdom
☎ +44 (0)20-7788 7644, 📠 +44 0870-762 3212
✉ info@survivalbooks.net
💻 www.survivalbooks.net
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Order forms are on page 583.

WHAT READERS & REVIEWERS

When you buy a model plane for your child, a video recorder, or some new computer gizmo, you get with it a leaflet or booklet pleading 'Read Me First', or bearing large friendly letters or bold type saying 'IMPORTANT - follow the instructions carefully'. This book should be similarly supplied to all those entering France with anything more durable than a 5-day return ticket. It is worth reading even if you are just visiting briefly, or if you have lived here for years and feel totally knowledgeable and secure. But if you need to find out how France works then it is indispensable. Native French people probably have a less thorough understanding of how their country functions. - Where it is most essential, the book is most up to the minute.

LIVING FRANCE

Rarely has a 'survival guide' contained such useful advice. This book dispels doubts for first-time travellers, yet is also useful for seasoned globetrotters - In a word, if you're planning to move to the USA or go there for a long-term stay, then buy this book both for general reading and as a ready-reference.

AMERICAN CITIZENS ABROAD

It is everything you always wanted to ask but didn't for fear of the contemptuous put down - The best English-language guide - Its pages are stuffed with practical information on everyday subjects and are designed to complement the traditional guidebook.

SWISS NEWS

A complete revelation to me - I found it both enlightening and interesting, not to mention amusing.

CAROLE CLARK

Let's say it at once. David Hampshire's ***Living and Working in France*** is the best handbook ever produced for visitors and foreign residents in this country; indeed, my discussion with locals showed that it has much to teach even those born and bred in l'Hexagone. - It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. Often you think of a supplementary question and search for the answer in vain. With Hampshire this is rarely the case. - He writes with great clarity (and gives French equivalents of all key terms), a touch of humour and a ready eye for the odd (and often illuminating) fact. - This book is absolutely indispensable.

THE RIVIERA REPORTER

A mine of information - I may have avoided some embarrassments and frights if I had read it prior to my first Swiss encounters - Deserves an honoured place on any newcomer's bookshelf.

ENGLISH TEACHERS ASSOCIATION, SWITZERLAND

HAVE SAID ABOUT SURVIVAL BOOKS

What a great work, wealth of useful information, well-balanced wording and accuracy in details. My compliments!

THOMAS MÜLLER

This handbook has all the practical information one needs to set up home in the UK - The sheer volume of information is almost daunting - Highly recommended for anyone moving to the UK.

AMERICAN CITIZENS ABROAD

A very good book which has answered so many questions and even some I hadn't thought of - I would certainly recommend it.

BRIAN FAIRMAN

We would like to congratulate you on this work: it is really super! We hand it out to our expatriates and they read it with great interest and pleasure.

ICI (SWITZERLAND) AG

Covers just about all the things you want to know on the subject - In answer to the desert island question about the one how-to book on France, this book would be it - Almost 500 pages of solid accurate reading - This book is about enjoyment as much as survival.

THE RECORDER

It's so funny - I love it and definitely need a copy of my own - Thanks very much for having written such a humorous and helpful book.

HEIDI GUILIANI

A must for all foreigners coming to Switzerland.

ANTOINETTE O'DONOGHUE

A comprehensive guide to all things French, written in a highly readable and amusing style, for anyone planning to live, work or retire in France.

THE TIMES

A concise, thorough account of the DOs and DON'Ts for a foreigner in Switzerland - Crammed with useful information and lightened with humorous quips which make the facts more readable.

AMERICAN CITIZENS ABROAD

Covers every conceivable question that may be asked concerning everyday life - I know of no other book that could take the place of this one.

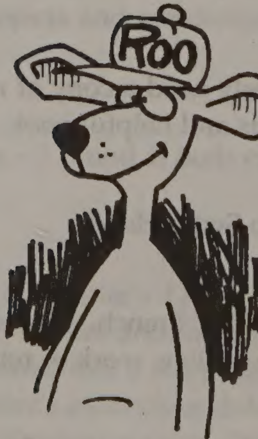
FRANCE IN PRINT

Hats off to *Living and Working in Switzerland*!

RONNIE ALMEIDA

THE AUTHOR

David Hampshire was born in the United Kingdom, where after serving in the Royal Air Force he was employed for many years in the computer industry. He has lived and worked in many countries, including Australia, France, Germany, Malaysia, the Netherlands, Singapore, Switzerland and Spain, where he now resides most of the year. It was while working in Switzerland that he wrote his first book, Living and Working in Switzerland, in 1987. To date David is the author of 15 books, including ***Buying a Home in Florida, Buying a Home in France, Buying a Home in Italy, Buying a Home in Portugal, Buying a Home in Spain, Buying, Selling & Letting Property, Living and Working in France, Living and Working in Spain*** and ***Retiring Abroad.***



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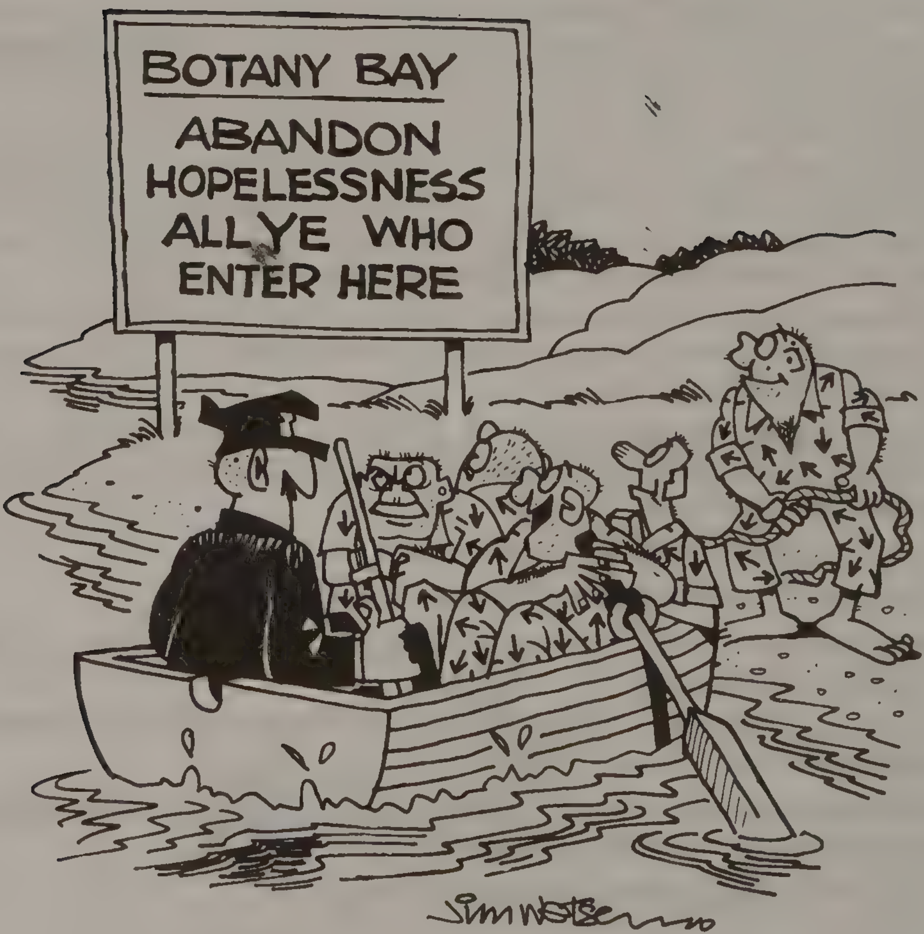
IMPORTANT NOTE

Australia is a huge country with a plethora of ethnic groups, languages, religions and customs, and continually changing rules, regulations (particularly regarding immigration, social security, healthcare, education and taxes) and prices. A change of government in Australia, which can occur every three years, can have far-reaching repercussions for many important aspects of daily life. **I cannot recommend too strongly that you always check with an official and a reliable source (not always the same) before making major decisions or undertaking an irreversible course of action. However, don't believe everything you're told or read, even – dare I say it – herein!**

To help you obtain further information and verify data with official sources, useful addresses and references have been included in most chapters and **Appendices A**, **B** and **C**. Important points have been emphasised throughout the book **in bold print**, some of which it would be expensive or even dangerous to disregard. **Ignore them at your cost or peril.** Unless specifically stated, the reference to any company, organisation, product or publication in this book doesn't constitute an endorsement or recommendation.

AUTHOR'S NOTES

- The federal or Commonwealth government refers to the Australian national government, which has its seat in Canberra (Australian Capital Territory). State government refers to the government of a particular state (such as New South Wales) or territory (such as Northern Territory). Unless otherwise specified, the term 'state' also applies to territories. The term 'state capital' refers to the capital of an Australian state, e.g. the capital of New South Wales is Sydney.
- The following (official) abbreviations for the Australian states and territories are used in this book: Australian Capital Territory (ACT), New South Wales (NSW), Northern Territory (NT), Queensland (QLD), South Australia (SA), Tasmania (TAS), Victoria (VIC) and Western Australia (WA).
- All times are shown using am (ante meridiem) for before noon and pm (post meridiem) for afternoon. Most Australians don't use the 24-hour clock. All times are local, so check the time difference when making inter-state or international telephone calls (see **Time Difference** on page 525).
- All prices shown are in Australian dollars (A$) unless otherwise noted. Prices should be taken only as estimates, although they were mostly correct at the time of publication.
- His/he/him also means her/she/her (please forgive me ladies). This is done to make life easier for both the reader and (in particular) the author, and isn't intended to be sexist.
- All spelling is (or should be) British English.
- Warnings and important points are shown in **bold** type.
- The following symbols are used in this book: ☎ (telephone), 📠 (fax), ✉ (email), 💻 (internet).
- Lists of useful addresses, further reading and useful websites are contained in **Appendices A, B** and **C** respectively.
- For those unfamiliar with the metric system of weights and measures, imperial conversion tables are included in **Appendix D**.
- A map of Australia is contained in **Appendix E**.


BOTANY BAY
ABANDON HOPELESSNESS ALL YE WHO ENTER HERE
Jim Watson

INTRODUCTION

Whether you're already living or working in Australia or just thinking about it, this is **THE BOOK** for you. Forget about all those glossy guide books, excellent though they are for tourists – this amazing book was written especially with you in mind and is worth its weight in amber nectar (beer). ***Living and Working in Australia*** is designed to meet the needs of anyone wishing to know the essentials of Australian life, including immigrants, temporary workers, business people, students, retirees and long-stay tourists. However long your intended stay in Australia, you will find the information contained in this book invaluable.

General information isn't difficult to find in Australia, where a multitude of books are published on every conceivable subject. However, reliable and up-to-date information specifically intended for foreigners living and working in Australia isn't so easy to find, least of all in one volume. The aim of this book is to help fill this void and provide the comprehensive practical information necessary for a relatively trouble-free life down under.

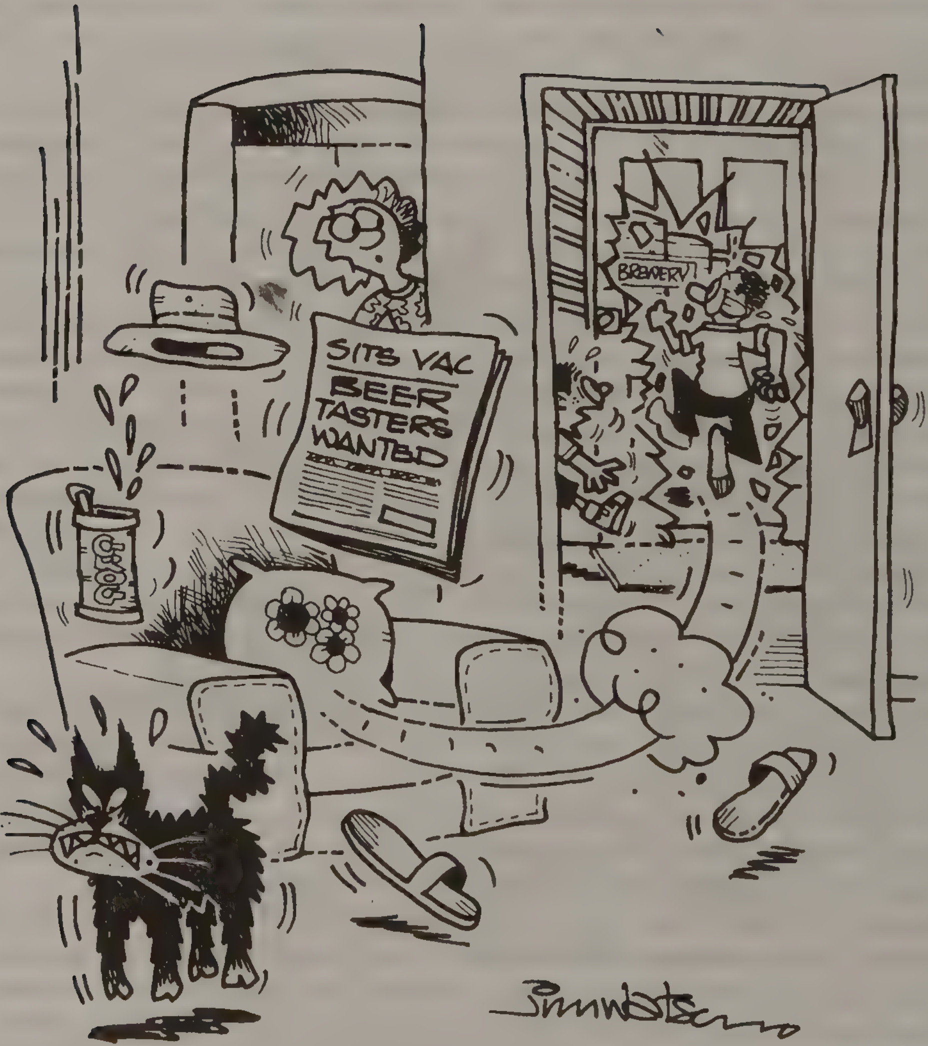
You may have visited Australia as a tourist, but living and working there is a different matter altogether. Adjusting to a different environment and culture and making a home in any foreign country can be a traumatic and stressful experience, and Australia is no exception. You need to adapt to new customs and traditions and discover the Australian way of doing things. For most foreigners in Australia, finding out how to overcome the everyday obstacles of life has previously been a case of pot luck. But no more! With a copy of ***Living and Working in Australia*** to hand, you will have a wealth of information at your fingertips – information derived from a variety of sources, both official and unofficial, not least the hard-won personal experiences of the author, his family, friends, colleagues and acquaintances.

Adapting to life in a new country is a continuous process and, although this book will help reduce your 'beginner's' phase and minimise the frustrations, it doesn't contain all the answers. What it will do is help you make informed decisions and calculated judgements, instead of uneducated guesses and costly mistakes. Most important of all, it will help you save time, trouble and money, and repay your investment many times over!

Although you may find some of the information a bit daunting, don't be discouraged. Most problems occur only once and fade into insignificance after a short time (as you face the next half a dozen!). The majority of foreigners in Australia would agree that, all things considered, they love living there. A period spent in Australia is a wonderful way to enrich your life, broaden your horizons, and maybe even please your bank manager. I trust this book will help you avoid the pitfalls of life in Australia and smooth your way to a happy and rewarding future in your new home.

Good luck!

David Hampshire
August 2005


SITS VAC
BEER TASTERS WANTED
BREWERY
GROG
Jim Watson

1.

FINDING A JOB

Not surprisingly, Australia is a popular destination among prospective migrants, and few countries offer such an attractive lifestyle and high standard of living, and such good business and employment prospects. Australia has a low unemployment rate (around 5.1 per cent in May 2005) and there are vacancies for skilled tradesmen and professionals throughout the country. Some professions don't merely have a few vacancies but a severe shortage of workers: in early summer 2005, Australia was particularly short of accountants, boilermakers, doctors, hairdressers, lorry drivers, mechanics, pastry chefs, pharmacists and plumbers.

However, if you don't automatically qualify to live or work in Australia (e.g. as a citizen of New Zealand), obtaining a visa is likely to be more difficult than finding a job. Australia is no longer the fabled 'land of opportunity' or 'the lucky country', at least not for the type of migrant it previously welcomed. It now hopes to become 'the clever country' through the importation of highly educated and skilled workers.

POPULATION

Australia is a country of immigrants and is the second most polyglot, multicultural nation in the world (after Israel), with large ethnic communities and migrants from over 125 nations. Before the Second World War, Australian migrants were predominantly from the UK and Ireland; even 40 years ago, when Australia would take virtually anyone and even offered a £10 assisted passage scheme, the UK dominated Australia's migrant intake. The UK has provided over 2 million migrants since 1945 and over 7 million in total.

In the first three years of the 21st century, only around 10 per cent of new migrants were British, although the UK remained the largest source of skilled migrants (and second overall to New Zealand), but in 2004, the number of British migrants jumped to around 20 per cent of the total, and forecasts point to increasing numbers of Britons wanting to move to Australia, keen to escape the UK's bad weather, high crime levels, long working hours and inflated housing market.

Since the war, there has also been an influx of migrants from continental Europe, including large numbers of Greeks and Italians, plus Lebanese, Turks and Yugoslavs. All major cities contain suburbs with predominantly 'foreign' communities and atmospheres, including Chinese, Greek, Italian, Lebanese and Yugoslav. Sydney is home to more New Zealanders than most cities in New Zealand and Melbourne's Greek population is the third-largest of any city, after Athens and Thessalonica.

Since the end of the official 'white Australia' policy in 1973, Australia has admitted large numbers of Asian immigrants, including many refugees from Indochina. There are also many immigrants from Central and South America, the Middle East, the Pacific, South Africa and southern Europe. In 2005, over 90 per cent of the population was of European descent, 5 per cent Asian and 1.5 per cent Aboriginal. Over 60 per cent of the over 4 million immigrants who were born overseas have come from a non-English speaking country, and immigrants account for a sizeable portion of the country's population growth, as well as around a quarter of the labour force.

Today, Australia has a multicultural migration policy and settlers are encouraged to retain their ethnic artistic traditions, languages and lifestyles. Many immigrants now originate from Asia, which is the fastest growing ethnic group and expected to match the number of immigrants from the UK in the next decade. However, some Australians are alarmed about what they call the 'Asianisation' of Australia's immigration policy – within the next 50 years Migrant numbers have fallen and risen again in recent years, from around 140,000 per year in the '80s to a quota of just 85,000 in 2001/02, rising to 120,000 (with a further 13,000 refugees) in 2004/05. Australian embassies and consulates receive enquiries from around a million people a year, of whom over 400,000 make applications. Of those accepted, almost half have relatives in Australia, around 45 per cent are professionals or skilled workers, and around 10 per cent are refugees.

It isn't all one-way traffic. Around 5 to 10 per cent of Australians have emigrated to other countries, and over 30,000 people leave Australia each year. Many immigrants return home after a relatively short period (around 20 per cent of new arrivals in the last decade have left again).

In recent years, debate has centred on how migration affects employment, an increasing number of people believing that it increases unemployment (they claim that Australia's low unemployment rate would be even lower without immigrants). Some analysts see this as a knee-jerk reaction to make migrants the scapegoats for Australia's economic woes and say that no link has been established between migration and unemployment.

EMPLOYMENT PROSPECTS

Australia has a labour force of 9.8 million (in December 2004), some three-quarters of whom are employed full time, and an unemployment rate of 5.1 per cent (in May 2005) – one of the world's lowest. You shouldn't plan on obtaining immediate employment in Australia unless you have a firm job offer or special qualifications and experience for which there's a strong local demand, for example in accountancy and medicine. If you want a good job, you must usually be well qualified and speak fluent English (if you're an independent migrant, you won't be accepted without these attributes). Unemployment is high among non-English speaking adult migrants, particularly those from the Indian subcontinent, the Middle East and North Africa. This mostly applies to those who came to Australia under the Family Reunion Program (although two-thirds have professional qualifications), many of whom believe that they were better off before.

It's important to obtain the latest information concerning jobs (official information sometimes lags behind the real situation); if possible, try to secure a position before your arrival. It's advantageous to make a fact-finding visit to Australia to check your job prospects first hand, although this may not be feasible (a research trip can also help you to judge more accurately whether you're likely to enjoy the Australian way of life). This may also help you to find a prospective employer willing to sponsor you, which makes the task of obtaining a visa much easier. If you plan to arrive in Australia without a job, you should have a detailed plan for finding employment on arrival and try to make some contacts before you arrive. Most states publish data on current job prospects, indicating occupations with shortages of experienced workers.

The Australian job market changed dramatically in the '90s, during which most new jobs shifted from construction, finance and manufacturing to the communications, property and service industries (e.g. retailing and computing). There has been huge job growth in the white-collar services sector in recent years, particularly in property and business support services, which now employ some 80 per cent of the sector's workforce and are responsible for 20 per cent of export earnings. Agriculture (including fishing, forestry, horses, horticulture and the service industries to agriculture and agribusiness) has also created over 20,000 jobs in the last decade. Retailing is the largest source of jobs in Australia, with some 1.44 million workers (in 2004). Property and business services are the second-largest source of jobs, and manufacturing the third, although its share of national employment has halved to below 15 per cent since the mid-'60s. In recent years, most new jobs have been created in Queensland and Western Australia.

Australian manufacturers and the Australian labour market have been relatively slow to embrace new technology and to adjust to the rapidly changing world economy, although there's now an intensive government drive to rectify this. Many companies depend on (declining) assistance through export incentives, production bounties and import tariffs rather than aiming to eradicate restrictive working practices, improving productivity and reducing costs. Australian productivity is just half that of the US and some 60 per cent of that of many developed countries. Like most western countries, Australia has found it increasingly difficult to compete with cheap imports from countries (e.g. in Asia) where labour costs are very low.

The information technology age has spawned a new class of casual, low paid, low skilled, part-time workers, and one of the trade unions' main fears is that new technology will create an 'underclass' and dump thousands of people on the job scrap heap. Although there was major job-shedding by banks and utility companies in the mid-'90s, in recent years economic growth and the 2000 Olympics have led to greater employment. Indeed, although new technology may be putting people out of work in some industries, it's credited with creating jobs overall. Australia's job market, like that of most western countries, was transformed in the '90s and it's vital for workers in the 21st century to keep their skills up to date in order to stay ahead of the pack. There are currently shortages of skilled workers in many sectors, including medicine: it's estimated, for example, that there will be 30,000 vacancies for nursing jobs in 2006.

Although it isn't as easy to find work as it was in the '80s, there's a steady demand for skilled workers in most regions and a shortage in some areas, which has been exacerbated by a sharp reduction in apprenticeships and training in recent years. If you have a choice, compare the job or business opportunities in all states and territories before deciding where to live, as job prospects vary considerably from city to city and state to state (as does the culture, lifestyle and, to a lesser extent, the weather). Some states (such as South Australia) have a shortage of skilled workers and sometimes offer incentives to migrants such as job matching schemes, low-interest loans and subsidised accommodation. It's also easier to qualify for immigration if you're willing to settle outside the major cites in a designated 'low-growth' area (in recent years, job prospects have grown faster in regional centres than in state capitals).

Changing Workforce

The jobs lost in the last decade or so have generally been well-paid skilled and semi-skilled manufacturing jobs, which have often been replaced by low paid, part-time or temporary jobs with few benefits (comprising some 30 per cent of all jobs in Australia). Labour experts believe that the era of secure, full-time employment with comprehensive employee benefits and lifetime guarantees has gone for ever (not just in Australia, but worldwide). Today, there's a new psychological contract between employers and employees, where job security isn't part of the deal. In the last few decades, the country has gone from boom to bust, with the prosperous '80s followed by the worst recession (which hit Australia earlier than most other western countries) since the great depression of the '30s. However, the years 1998–2000 saw strong annual economic growth (around 4 per cent), which has dropped slightly in the early 21st century, to around 3 per cent.

Australia has undergone an economic revolution in recent years, during which many sacred cows have gone (or are going) to the wall, including the power of the unions, protectionism, state ownership and the welfare state. Today, employees must be flexible with diverse and up-to-date skills, constantly renewed through further education and training. Australia has a highly mobile labour force (around a quarter of the workforce changes jobs each year), particularly among the young, and even managers and executives often need to change careers or move to another city to find a job. Nowadays, an increasing number of people are 'tele-working' (working from home via computer, fax and telephone), either from choice or because their employers have closed offices to reduce costs. There are around 400,000 home-based workers in Australia – a number which is growing at three times the rate of overall employment – and it's estimated that homeworkers will comprise some 25 per cent of the workforce in the next decade.

Working Women

Some 55 per cent of Australian women work and comprise around 45 per cent of the total Australian workforce, including 35 per cent of full-time employees and 75 per cent of part-time workers (half of all women in paid employment work part-time). A woman doing the same or broadly similar work to a man and employed by the same employer is legally entitled to the same pay and terms of employment as a man ('equal pay for work of equal value'). However, as in most western countries, although there's no **official** discrimination, in practice this often isn't the case. Despite equal pay legislation (enshrined in the Sex Discrimination Act of 1984), women have found it impossible to close the pay gap between themselves and men, and in the mid-'90s men's wages were increasing at around twice the rate of women's. Women are disadvantaged in terms of pay scales at all levels of employment in all industries and professions, and most employers pay only lip service to equal pay. Women receive an average of around 70 per cent of men's wages (higher in professional jobs) and, although this is influenced by the facts that more women do menial jobs than men and the percentage of female executives and managers is low, women are consistently paid less for doing the same work. Women's only advantage is probably that unemployment among women is lower than among men.

Careers in which women predominate, such as librarianship, nursery and primary school teaching, nursing, and speech and occupational therapy, are comparatively poorly paid compared with those where men dominate. The concentration of women in part-time work is also widening the gap between male and female earnings.

In recent years, women have been moving into male-dominated professions in increasing numbers, including accountancy, auditing and mathematics. However, although more women are breaking into the professions, they don't usually reach the top, where the 'old boy' network thrives. The main discrimination among women professionals isn't in salary or title but in promotion opportunities, as many companies and organisations are loath to elevate women to important positions (ostensibly because of fears that they may leave and start a family or at least take long breaks from work – only around 21 per cent of men take leave from work for family reasons compared with some 40 per cent of women). This invisible barrier is known as the 'glass ceiling'. The saying 'the best man for the job is often a woman' is seldom acknowledged by Australian employers, most of whom prefer male candidates. Male chauvinism is alive and positively thriving in Australia, where women employees also face the additional hazard of sexual harassment.

Although the glass ceiling is less of an obstacle to success than previously (cracks have been appearing in recent years), men are four times more likely than women to be managers and administrators. Women are rare among the directors of major companies and, although 25 per cent of the representatives on government authorities and boards are officially supposed to be women (a figure which should rise to 50 per cent in the long term), in reality it's much lower. According to a survey carried out in 2004 by the Equal Opportunity for Women in the Workplace Agency (EOWA), women currently account for 10.2 per cent of top executives in Australia and just 8.6 per cent of directors of Australia's 200 largest listed companies. Most successful businesswomen are forced to put their career before their family (most don't have children) and personal life, most female executives working over 50 hours a week. Employers are (not surprisingly) wary of female employees becoming pregnant, as after one year's employment they're entitled to 12 months' (unpaid) maternity leave, after which they have the right to return to the same job with the same pay.

Self-employment is the best bet for women who want to get to the top and has increased steadily during the last decade, despite the fact that banks and other financial institutions are usually reluctant to lend women money. See also **Discrimination** on page 69.

Industrial Relations

Industrial relations have historically been poor in Australia, although there has been a huge reduction in strikes during the last two decades due, among other things, to the 'accord' between unions and employers instigated by the Labor Party when it came to power in the early '80s. This altered the constant cycle of confrontation between workers, management and the government and heralded an era of relative industrial peace. In place of demands for higher wages, workers were given better working conditions and benefits, which helped put a brake on runaway inflation and strengthened the economy. Between 1981 and 1990, the number of days lost annually to strikes fell from some 800 per 1,000 employees to just over 200. However, the reduction in strikes was also influenced by the recession and the consequent sharp rise in unemployment.

For many years, Australian workers were blessed with extensive employee protection, falling working hours and high wages (which kept pace with or exceeded inflation). However, this was won at the cost of higher unemployment, low productivity and reduced competitiveness in international markets. Reforms put into place by the Workplace Relations Act 1996 have further improved Australia's industrial relations. According to the Australian Bureau of Statistics, since the Act there has been an average annual number of 61 working days lost per 1,000 employees due to disputes; in the decade before the Act, the average was 174.

Unemployment

During the early '90s, Australian workers were hit by a combination of recession and 'restructuring', many companies slashing their staff in order to compete more effectively. Companies quickly realised that they could operate with smaller workforces, and today Australia's largest employers are continually reducing their staff and have become ruthless in making employees redundant. Downsizing by government (the number of federal employees has halved in the last dozen years) and businesses has made over 3 million full-time workers redundant in the last 15 years. Increasing competition (at home and overseas), new technology and greater automation have all exacerbated the problem and led to higher levels of unemployment in some sectors of the economy – this in a country that has traditionally enjoyed low unemployment compared with the rest of the world (and still does).

After peaking at 11.3 per cent in 1992, however, the overall number of jobless has fallen slowly and in mid-2001 stood at around 6.7 per cent, dipping to 6 per cent at the end of 2004 and 5.1 per cent by May 2005 (one of the lowest rates in the world). Some commentators regard this figure as less impressive than it appears, however, as the fall in unemployment has resulted mainly from the creation of low-paid jobs (some people are never happy!).

Unemployment is highest in Tasmania and Queensland, lowest in New South Wales (NSW) and Victoria. It's also much higher in rural areas, which is why most migrants head for the cities. Unskilled and semi-skilled workers have been hardest hit by the downturn, as have the younger and older age groups (most long-term unemployed are under 25 or over 45). Age discrimination is widespread in Australia, although it's illegal to specify age limits in job advertisements in some states, and the older you are, the more difficult it is to find a job.

Unemployment is, not surprisingly, much higher than average among migrants who don't speak fluent English. In recent years, many migrants who have been unable to find a job have experienced great hardship, as they can no longer claim social security benefits during their first two years in the country (although some migrants have successfully challenged the new law). Would-be working holidaymakers no longer find it easy to find jobs, as unemployed young Australians are snapping up the temporary and casual low-paid jobs which were once the preserve of the itinerant 'backpacker'. In the last few years, the government has introduced a number of job creation schemes, such as Jobsearch and Newstart, in an effort to boost employment, particularly among the young and long-term unemployed.

Salary

It can be difficult to determine the salary you should command in Australia, as salaries aren't always listed in job advertisements, except for public sector employees (who are paid according to fixed grades). Salaries may vary considerably for the same job in different parts of Australia. In general, wages are highest in NSW (particularly Sydney, which has the highest cost of living) and Canberra, and lowest in Queensland and South Australia. However, salary variations aren't uniform across Australia and people living in areas with a low cost of living can sometimes earn as much as those in cities with a much higher cost of living. Australia generally has a lower cost of living than most European countries and similar to the US (see page 400). However, although Australians have traditionally been highly paid, some analysts believe that Australia's future may be low-tech, low-pay.

There's a federal minimum wage in Australia, which in 2004 was $467.40 per week (the unions are lobbying for it to be raised to $494), but most job sectors are bound by 'award' wages, which are set for different industries, professions and trades through a unique system, decided at federal or state level by pay agreements between unions and employers. There are some 5,000 federal and state awards, each with six to eight wage classifications, making a total of around 35,000 different award wages. These cover over 80 per cent of Australian workers, although many employers pay above the award rate. Small businesses are more likely to pay above award wages than big companies (over two-thirds of small companies pay above award wages compared with around half of large companies). Overtime rates are usually one-and-a-half times the normal hourly award rate, but can be twice the normal rate for weekend work.

Many analysts think that the high federal minimum wage is partly responsible for unemployment, although it's effectively undercut by employers hiring part-time and casual workers (many employers, particularly restaurant owners, pay below the legal rate of pay). Many people believe that there should be a lower federal minimum wage for unskilled workers, who are currently priced out of jobs.

Government surveys of average weekly earnings are published regularly for a wide range of trades and professions, both nationally and for individual states and cities. The government-run organisation Wagenet has a website where you can consult wages and conditions of employment information (💻 www.wagenet.gov.au). There are also a number of books which detail wages in different occupations, including *What Jobs Pay* by Rod Tilson (Hobsons Press).

In 2004, the average weekly wage for adults in full-time employment was around $960 ($1,006 with overtime) and $698 ($714.50 with overtime) for women. A third of employees earn less than $450 a week (many migrants from non-English speaking countries earn below $350 a week), while around 10 per cent earn over $1,200 a week.

Average weekly wages have been increasing more slowly in recent years than in the '80s, although they're usually ahead of inflation. However, real wages for many workers fell over the last decade and many families receive social security payments (e.g. a 'family payment') to top up their incomes. Government employees earn more on average than employees in the private sector and receive higher wage increases. The highest paid jobs are usually in finance, insurance and mining, while the lowest paid are in catering, retailing and tourism. Under a scheme called 'leave loading', full-time employees are paid an extra 17.5 per cent of their normal wage when they're on holiday (usually paid in December). There are allowances (called 'tropical loading' or 'remote area allowances') for work in remote areas of Northern Territory and Western Australia (above the Tropic of Capricorn)

Graduates can expect to start on annual salaries of around $36,000. At the other end of the scale, managing directors earn between $350,000 and $600,000 a year in Sydney compared with $200,000 to $400,000 in Melbourne and $140,000 to $225,000 in Perth. Executive salaries in Australia are fast catching up with the rest of the world, and expatriate American bosses of top Australian companies earn $millions a year (including $tens of millions in bonuses in the form of share incentives/options and performance-related bonuses).

Usually, salaries are negotiable, and it's up to you to ensure that you receive a level of salary and benefits commensurate with your qualifications and experience (in other words, as much as you can get!). If you have friends or acquaintances working in Australia or who have worked there, ask them what an average or good salary is for your trade or profession. Salaries paid by some foreign companies (e.g. American or Japanese companies) may be higher on average than those paid by Australian companies, particularly for executives and managers imported from overseas.

Pay increases are often linked to improved productivity and performance, and pay generally rises in line with inflation. The 'accord' between workers, management and the government generally heralded the end of massive pay rises for workers in return for better working conditions and fringe benefits. Women have fallen behind in the pay stakes in recent years, particularly those employed in part-time and temporary jobs, where wage growth has been minimal. In 2004, average pay rose 3 per cent for men, 3.7 per cent for women.

For many employees, particularly executives and senior managers, their 'salary' is much more than what they receive in their weekly or monthly pay packets. Many companies offer a number of fringe benefits (or perks) for executives and managers, which may even continue into retirement. These include children's private education, company cars used for private purposes, expense accounts and private health insurance (see also **Managerial & Executive Positions** on page 78). However, such benefits have declined considerably in recent years with the introduction of a fringe benefits tax (FBT), which is levied at 47 per cent on the taxable value of employee fringe benefits. There has also been a tax crackdown on executive pay packages, particularly 'salary sacrifice' schemes, where executives sacrifice part of their pay in return for higher superannuation payments and other benefits.

The most common forms of fringe benefit are allowances for living away from home, subsidised company restaurants or canteens, and superannuation (which is compulsory), all of which are covered by union awards and aren't liable to FBT. Under the mandatory Superannuation Guarantee (introduced in 1992), employers must pay a percentage of your salary into a superannuation fund (see page 345). Most employees consider fringe benefits to be important, particularly childcare on business premises, company cars, 'flexi-days', income protection insurance, life insurance, staff discounts and superannuation. The opportunity to work overtime is also seen as an important 'fringe benefit' by most hourly paid workers, many of whom earn around a quarter of their wages from overtime. Always check whether a quoted salary is salary only or a total salary package, including for example superannuation and a company car..

Working Hours

Your working hours in Australia may differ from those in your previous country of residence and vary according to your profession and where you work. Although the usual working week is 35 to 40 hours for most wage earners (the average in 2004 was just under 38 hours), overtime is normally available and often 'compulsory' and many employees work up to ten hours a week overtime.

Most employees work a five-day week, although over 25 per cent of men work weekends and some 20 per cent work shifts. In the last few years, many companies have switched from eight-hour to 12-hour shifts, which means working only 11 or 12 days per month or ten days in a three-week roster. Twelve-hour shifts are common in enterprise deals, where the advantage for employers is that they incur no overtime payments. Employees also gain, as they earn around the same as previously (when they worked overtime) and have much more leisure time. Most workers prefer 12-hour shifts after having tried them, although there's a safety risk, particularly in factories, where it's estimated that there's double the risk of accidents due to fatigue. The Australian government is encouraging employers to adopt 'family-friendly practices' whereby employees enjoy more flexible working hours and leave arrangements.

Hourly paid workers are usually paid overtime (see below) for extra hours and higher ('penalty') rates for night, shift and weekend work. In contrast, executives, managers and professionals often work over 50 hours per week without extra pay. Twelve-hour days aren't uncommon among managerial and professional staff. In fact, the higher you climb the ladder of success, the harder you're expected to work (burn-out is common among managers and executives). For further information, see **Hours** on page 60.

Work Ethic

Australians aren't renowned for their work ethic and Australian industry is noted for its low productivity. It's estimated that around 15 per cent of companies with five or more employees have between 10 and 25 per cent of their workers absent 'sick' each day. Over 40 million working days are lost to sickies each year, costing employers $billions. However, many Australians believe in working (and playing) hard, and they generally work as hard and efficiently as workers in other western countries. Don't be misled by the informality and casual atmosphere and dress in many companies, as Australian employers can be ruthless when it comes to the bottom line.

Redundancies and cost-cutting in recent years have increased the pressure on all employees, particularly white-collar workers, many of whom now do the work of a number of people. Job dissatisfaction is rife in Australia, one survey showing that (incredibly) over 60 per cent of employees would like a new job.

Further Information

There are numerous books written for those seeking a job in Australia, including the *Australia & New Zealand Contact Directory* (Expat Network, UK ☎ 020-8760 5100, 💻 www.expatnetwork.com) and *Graduate Opportunities* published by the Graduate Careers Council of Australia, PO Box 28, Parkville, VIC 3052 (☎ 03-9349 4300, 💻 www.gradlink.edu.au). The Australian Bureau of Statistics (ABS) publishes job figures and employment forecasts (💻 www.abs.gov.au). Finally, a wealth of job information can be found via the internet (e.g. 💻 www.jobsearch.com.au). See also **Job Hunting** on page 40.

QUALIFICATIONS

The most important qualification for working in Australia is the ability to speak English fluently. If you have a degree or a certificate from a recognised educational establishment in an English-speaking country, language usually presents no problems. However, applicants from non-English speaking countries or backgrounds must usually pass an English test and possibly also an occupational English examination, where the pass mark depends on your profession or trade. The failure rate is high.

Once you've overcome this hurdle, you should establish whether your trade or professional qualifications and experience are recognised in Australia. While you may be well qualified in your own country, you may need to pass professional examinations or trade tests to satisfy Australian standards (overseas trained doctors went on hunger-strike a couple of years ago claiming that they were denied the right to practise by discriminatory qualification tests). If you aren't experienced, Australian employers expect your studies to be in a relevant discipline and to have included work experience.

The points system (see page 110), on which most immigration is based, depends to a large extent on the skills and qualifications of applicants. Points are awarded for skill levels based on your current or previous employment and whether your qualifications are adequate, including occupational training. Theoretically, qualifications recognised by professional and trade bodies overseas should be recognised in Australia. However, recognition varies with the country and in some cases foreign qualifications aren't recognised by Australian employers or professional and trade associations. All academic qualifications should also be recognised, although they may be given less prominence than equivalent Australian qualifications, depending on the country and the educational institution in which they were obtained.

To practise a profession or trade in Australia, you require evidence of an appropriate level of education and practical experience; the usual minimum number of years' experience is three but it can be much higher for some jobs. To work in Australia as a licensed tradesman your qualifications must be assessed by a Vocational Training Board or similar state organisation; you may also need a special licence to work in some professions, states or trades (or pass an examination). Trades Recognition Australia (TRA) provides a trades assessment service and assesses migrants' experience, qualifications and skills against comparable standards in Australia. For example, the metal and electrical trades have a system whereby overseas-trained tradesmen can be awarded an Australian Recognised Tradesman's Certificate.

The recognition of professional qualifications is usually the responsibility of the relevant professional body, which migrants are normally required to join to practise in Australia. However, a favourable assessment isn't a guarantee that you will be professionally recognised or able to gain employment in your field of expertise, as some professional bodies require overseas practitioners to pass examinations conducted or supervised by themselves. In some cases, it's necessary for foreign professionals to work under the supervision of a registered professional Australian for a period, e.g. a year, or to undertake further training. Medical practitioners must have studied medicine in Australia or New Zealand to work in some states, and until very recently foreign doctors couldn't work for Medicare (the state healthcare scheme). This was reviewed in 2004 – as a result of a shortage of medical staff in parts of Australia – and the Health Minister is looking to recruit doctors trained in developed countries, particularly Canada, the UK and the US.

The Australian government no longer lists the skills and qualifications necessary for occupations. However, you can check the qualifications required for a particular job in the *Australian Standard Classification of Occupations* (*ASCO*) dictionary, available for reference at Australian High Commission offices and other Australian government offices overseas and at offices of the Department of Immigration and Multicultural and Indigenous Affairs in Australia or on the website of the Australian Bureau of Statistics (💻 www.abs.gov.au). Additional information can be obtained from the National Office of Overseas Skills Recognition (NOOSR), PO Box 1407, Canberra City, ACT 2601 (☎ freecall 1800-020 086, 💻 http://aei.dest.gov.au/AEI/QualificationsRecognition/default.htm).

Whatever kind of job you're looking for in Australia, whether temporary or permanent, part- or full-time, always take proof of your qualifications, training and experience with you, plus copies of references and an up-to-date curriculum vitae (see page 43).

When leaving a job in Australia, you should ask for a written reference (one isn't usually provided automatically), particularly if you intend to look for further work in Australia or you think your work experience will help you to obtain employment overseas.

GOVERNMENT EMPLOYMENT SERVICE

In Australia, the government authority in charge of employment at federal level is Centrelink. Centrelink offices provide a range of customer services covering: education, training and youth affairs; employment; health and family services; primary industries and energy; and social security. Centrelink offices also provide many services including: advice and information regarding the government's Jobs, Education and Training (JET) programme; registration and acceptance of new applicants for income support and employment assistance; self-help job facilities, including computer access to a national job vacancies database; and specialist labour market assistance services for disadvantaged groups, including Aboriginals and Torres Strait Islanders, migrants, people with disabilities, single parents and young people. Centrelink has a comprehensive website (💻 www.centrelink.gov.au) which provides the latest information on Centrelink services. The Centrelink employment service can be reached on ☎ 13-2850 (local call cost from anywhere in Australia).

PRIVATE EMPLOYMENT AGENCIES

Private employment agencies abound in all major cities and towns in Australia and are big business. Private agencies find work for almost 100,000 people annually, although nearly two-thirds of them are engaged in casual work. Many large companies are happy to engage agents and consultants to recruit employees, particularly executives, managers, professionals and temporary staff.

There are four main types of private agency in Australia: personnel consultants, labour hire contractors, student employment services and employment agencies. Personnel consultants (head-hunters) handle mostly executive, managerial and professional positions (accountants are in demand), although there's some overlap with general employment agencies. Labour hire contractors handle jobs for skilled, semi-skilled and unskilled manual workers and tend to be located in industrial areas rather than the main streets of major cities.

The largest number of agencies simply come under the generic term 'employment agencies'. Some specialise in particular fields or industries: accounting; agriculture; au pairs and nannies; banking; carers; computing; engineering and technical; hospitality; industrial and manual work; legal; medical and nursing; mining; outback jobs; resort work; sales; secretarial; and tourism. Others deal with a range of industries and professions. Some agencies deal exclusively with temporary workers in a variety of occupations, including baby-sitters, chauffeurs, cleaners, cooks, gardeners, hairdressers, housekeepers, industrial workers, labourers, office staff and security guards. Care, nanny and nursing agencies are common and usually cover the whole range of nursing services. Many agencies handle both permanent and temporary positions.

Agencies are usually prohibited from charging a fee to job applicants, as they receive their fees from clients, although in some states they may charge a registration fee (check first). For permanent staff, the fee paid by the employer is a percentage of the annual salary (e.g. 10 per cent); for temporary staff, agencies take a percentage of the hourly rate paid by employers. If you take a temporary job through an agency, you're paid by the agency, usually weekly or fortnightly, which may include paid public and annual holidays after a qualifying period. Always obtain a contract and ensure that you know exactly how much you will be paid and when, and the conditions regarding the termination of a job.

Agencies must deduct income tax from gross pay and you're required to give an agency your tax file number (see page 365) within a few weeks of starting work; otherwise they must deduct tax at the highest marginal tax rate. Salaries vary considerably according to the type of job, but most secretarial jobs pay between $14 and $20 per hour. You usually receive extra pay (loading) for weekend and night work, and there are allowances (called tropical loading or remote area allowances) for jobs in remote areas of Northern Territory and Western Australia (above the Tropic of Capricorn).

Employment agencies earn a great deal of money from finding people jobs so, provided you have something to offer their clients, they're keen to help you (if you're an experienced accountant, nurse or secretary you may get trampled in the rush). If they cannot help you, they usually tell you immediately and won't waste your time.

When visiting employment agencies, you should dress appropriately for the type of job you're seeking, and take with you your bank details (if you want to get paid!), curriculum vitae (CV), passport (with a visa if applicable), references and tax file number (TFN). Office staff may be given a typing or literacy test (if applicable) and some agencies have in-house training programmes for secretarial staff. You should register with a number of agencies to maximise your chances of finding work. Keep in close contact and try to provide a telephone number where you can be reached; otherwise you should ring in every day.

There's a plethora of employment agencies in Australia, many operating nationally with offices in all major cities, while others operate in one or two cities only. Among the larger agencies operating nationwide or in most major cities are Accountancy Placements, ADIA, Alfred Marks, BDS Challenge International, Brook Street, Catalyst Recruitment Systems, Centacom, Centastaff, Computer People, Dial-an-Angel, Drake Personnel, Ecco Personnel, Forstaff, IPA Personnel, Job Network, Julia Ross Personnel, Kelly Services, Key People, Manpower, Metier Personnel, Morgan & Banks, Select Appointments, Skilled Work Force, Temporary Solutions, Templine and Western Staff Services. Check the yellow pages for local offices of these and other agencies. If you're travelling around Australia and plan to work in a number of major cities, you may find it advantageous to work for an agency with offices nationwide.

To find local agencies, look in the yellow pages under 'Employment Agencies' and in local newspapers. Employment agencies are increasingly using the internet to advertise job vacancies, which speeds up the response and processing of job applications. Many Australian agencies employing temporary staff advertise overseas in publications (see **Appendix B**) targeted at those with working holidaymaker visas. A list of agencies specialising in particular jobs or fields is contained in *Live, Work & Play in Australia* by Sharyn McCullum (Kangaroo Press).

CONTRACT JOBS

Contract or freelance jobs are available through specialist employment agencies in Australia. Contracts are usually full time and for a fixed period, although they may be open-ended. There's a thin dividing line between contract and temporary jobs (see page 36), which are often one and the same. In recent years, many companies have been shifting from full-time employees to contract workers and contracting out jobs such as building maintenance, catering, cleaning, computer installation, construction, and even parts of the manufacturing process.

Many contract positions are for specialists, in fields such as accountancy, computing, electronics, engineering and mining, although there's also a strong market in providing catering, cleaning and maintenance services. Rates vary considerably, e.g. from around $14 per hour for a clerk to $100 or more for a computer specialist. Contractors may work at home or on a client's or contract company's premises. There used to be a lucrative market in contract jobs in Australia, particularly for information technology specialists, although the recession in the '90s put paid to many jobs. Consultant companies (also called bodyshops) specialise in supplying contract staff to major companies. The usual visa regulations apply to contract workers, unless you're employed to work outside Australia.

PART-TIME JOBS

A part-time job is generally defined as less than 20 hours per week. Part-time jobs are available in most industries and professions in Australia and are most common in cafes, factories, offices, pubs, restaurants and shops. In the last few years the number of part-time workers in Australia has risen considerably, particularly among women, and now totals over 3 million - around 30 per cent of the workforce. Over 75 per cent of part-time jobs in larger workplaces (with a minimum of 20 staff) are in the accommodation, cafe and restaurant, education, health and community service, and retail sectors. Part-time jobs apply to all levels (from executives to clerks) and all businesses, many turning to part-time work for family, health or lifestyle reasons. Job satisfaction is generally higher among part-time workers than those in full-time employment (wouldn't you be happier working fewer hours?).

Part-time workers are usually paid on an hourly basis and don't have the same rights as full-time workers, but pay awards normally contain provisions to protect part-time workers' rights. They don't, however, usually receive annual leave, maternity leave, sick pay, or other entitlements of full-time workers, although the balance is being redressed in various industries. Part-time workers are also generally poorly paid compared to full-time employees.

TEMPORARY & CASUAL JOBS

Temporary and casual jobs differ from part-time jobs in that they're usually for a limited (fixed) period, e.g. from a few hours to a few months, or even intermittent. Most Australian companies employ temporary or casual staff at some time (around 50 per cent on a regular basis), particularly in clerical positions when staff are sick or on holiday, for special projects and to supplement permanent employees. The casual job market has grown considerably in recent years, particularly in the beverage, food and manufacturing sectors, and around 20 per cent of employees identify themselves as casual workers. The temporary job market was hit hard during the recession in the early '90s, although there has been a huge increase in demand in the last few years, particularly in the major cities. Downsizing and the cost of making full-time employees redundant (and unfair dismissal claims) have led many companies to employ an army of temporary employees, which is often more cheaper and more efficient.

Many people choose to make careers in temporary and contract work, which provides them with maximum flexibility when it comes to holidays, time off, travel and working hours. Although there's less security than with a full-time job and you don't usually receive any benefits, you're generally compensated by a higher hourly rate of pay. Temporary work also provides an opportunity to try your hand at a range of jobs which you would otherwise probably never do. The easiest way to find temporary work in the major cities is through an employment agency (see page 33), when, provided you have a marketable skill (e.g. accountancy, computing or nursing), it's relatively easy to find well paid work. Hourly rates range from around $14 per hour for clerical staff to over $100 for IT professionals.

Casual workers are usually employed on a daily, first-come-first-served basis. The work often entails hard labouring and is therefore better suited to men, although if you're a female weightlifter there's no bar against the fairer sex. Pay for casual work is usually low (from $5 per hour) and is usually paid cash in hand, although this is illegal.

Working Holidaymakers

Temporary work particularly applies to foreigners with working holidaymaker visas, which permit you to work for any employer for up to three months. It isn't easy to find temporary or casual work in many areas and you often need to hustle to get a job and may require experience or qualifications. It's important to ensure that you have sufficient funds to tide you over until you can find work. The easiest work to find is on farms, usually picking fruit or vegetables (see below). You should be prepared to splash out on some smart clothes if a job requires them (or arrange to have them sent to you from overseas).

During university holiday periods, there's stiff competition from students so, if you're planning to work in a major city, try to get there before the local students break for their holidays. Most holiday jobs are available in fast food, harvesting, hospitality and retailing. Recruiting is often done a few months before holiday periods, e.g. companies hire in August to October for the summer period of December to February. Well known department and chain stores are generally the best employers. Avoid jobs offering unpaid 'trial' periods, which is illegal and is usually simply a con trick to get you to work for nothing. You should also avoid door-to-door selling requiring advance payment (e.g. $200) for sample kits (selling them is how some companies make their money) and jobs which pay only commission.

You usually have better job prospects if you plan to stay put for a number of months rather than just a few weeks. You may be entitled to a tax rebate when you leave Australia, although claiming it may be more trouble than it's worth.

Visitors to Australia with working holiday visas (see page 94) may be interested in the Visitoz Scheme, which is a work placement scheme designed particularly with working holiday visa holders in mind. Those who are accepted by the selection process for the scheme are guaranteed jobs and on-the-spot training during their stay in Australia. Jobs offered are mainly outdoors in the agricultural or rural hospitality industries, although there are jobs available in education, healthcare and maintenance. For more information contact the Visitoz Scheme: in Australia, Springbrook Farm, Goomeri 4601, Queensland (☎ 07-4168 6106, 🖳 www.visitoz.org); in the UK, Grange Cottage, 6 Shipton Road, Ascott-under-Wychwood, Oxfordshire OX7 6AY (☎ 01993-831972).

Good sources of information for working holidaymakers are *Live, Work & Play in Australia* by Sharyn McCullum (Kangaroo Press), *Workabout Australia* by

Barry Brebner, and the TNT *Australia & New Zealand Travel Planner* (see address in **Appendix B**), which contains advice on finding casual and temporary work. The British Universities North America Club (BUNAC), 16 Bowling Green Lane, London EC1R 0QH, UK (☎ 020-7251 3472, 💻 www.bunac.org) has a 'Work Australia' programme which helps graduates with working holidaymaker visas to find temporary work.

Farm Work

One of the most common forms of temporary work in Australia is fruit and vegetable picking, which can be done somewhere in Australia throughout the year (many people manage to stay in work all year). Pay varies considerably (from excellent to poor) and is either an hourly rate or, more often, piece work, where the more you pick the more you earn. Doing piece work you can earn around $100 per day, although you need to work between 50 and 80 hours per week, possibly seven days a week. You should expect to earn from around $300 per week after tax from most harvesting jobs. **Always establish your conditions, hours and pay in advance, as there are unscrupulous employers around who will happily take advantage of you given half a chance.**

Farming is a rough and ready experience and involves hard, often dirty work – definitely not for softies. You must usually have a tent or vehicle to sleep in; some employers provide basic accommodation and food (there may be a charge), but it's usually terrible and it's better to provide your own. It pays to have your own transport, as farms are generally situated in remote areas. Large farms are sometimes targeted by immigration officials, resulting in deportation for illegal workers.

The government publication *Harvest Table* carries job advertisements from local fruit-growers' associations and there are harvest labour offices in many country areas. There's also a Harvest Hotline with the latest information (☎ local call rate 1300-720 126). An up-to-date state by state harvest guide is included on the *Harvest Trail* link on the Jobsearch website (💻 www.jobsearch.gov.au).

Wages & Tax

Employers or agencies require your tax file number (see page 365) and when you leave an employer you should receive a group certificate (for tax purposes). If you don't provide a tax file number, your employer must deduct tax at the highest tax rate (47 per cent). If you earn over $450 per month, your employer must pay 9 per cent of your salary into a superannuation fund. This is intended to be rolled over from employer to employer until you reach retirement age but, if it amounts to less than $500, it's usually paid to you in cash. Many employers illegally pay temporary staff in cash without making any deductions for tax (see **Working Illegally** on page 48).

VOLUNTARY WORK

The minimum age for voluntary work in Australia is usually 18, and most organisations require good or fluent English. No special qualifications are required, and the minimum length of service varies from a month to a year (often there's no maximum length of service). Disabled volunteers are also welcomed by many organisations. Voluntary work (not surprisingly) is unpaid, although meals and accommodation are usually provided and some organisations also pay pocket money. However, this is usually insufficient for your living expenses (entertainment, drinks, etc.), so make sure that you bring sufficient money with you. People over 50 who are receiving unemployment benefit can do voluntary work with an approved organisation, subject to a minimum of 32 hours every two weeks.

Before coming to Australia to do voluntary work, it's essential that you check whether you're eligible and will be permitted to enter Australia under the immigration and employment regulations (see **Chapter 3**). The usual visitor's visa regulations apply to voluntary workers, and you don't require a special visa for unpaid work. Volunteers are usually required to pay a registration fee and pay for their own travel to and from a workcamp, and they may be expected to contribute towards the cost of their board and lodging.

The main Australian voluntary organisations include:

- Australian and New Zealand Scientific Exploration Society Inc, PO Box 174, Albert Park, Victoria 3206 (☎ 03-9866 8699, 🖳 http://home.vicnet.net.au), a non-profit organisation that undertakes scientific expeditions into wilderness areas of Australia. Volunteers are sent into the field under the guidance of an experienced leader.
- Australian Volunteer Search, run by the government and offering tens of thousands of vacancies in volunteer work throughout Australia (🖳 www.volunteersearch.gov.au).
- Conservation Volunteers Australia (CVA), PO Box 423, Ballarat, Victoria 3353 (☎ freecall 1800-032501 or 03-5330 2600, 🖳 www.atcv.com.au), which has projects such as flora and fauna surveys, track conservation and tree planting. Most projects are for a weekend or a week only and all accommodation, food and transport is provided in return for a small contribution (e.g. $20 a day) to help defray costs.
- Involvement Volunteers Association Inc, PO Box 218, Port Melbourne, Victoria 3207 (☎ 03-9646 5504, 🖳 www.volunteering.org.au), which maintains a register of voluntary positions and offers some paid work, e.g. on farms.
- The Wilderness Society, 57E Brisbane Street, Hobart, TAS 7000 (☎ 03-6270 1701, 🖳 www.wilderness.org.au), which requires a constant supply of volunteers.
- Willing Workers on Organic Farms (WWOOF), 2166 Gelantipy Road, Buchan, 3885 Victoria (☎ 03-5155 0218, 🖳 www.wwoof.com.au), an

international organisation which has around 1,200 participating farms in Australia (a booklet is available listing all members). You receive accommodation, experience and food, but no pay. Membership costs $50 for a single person and $60 for any two people travelling together.

Many other organisations require voluntary workers, including the Red Cross Society, the Salvation Army and the St. John's Ambulance Association.

JOB HUNTING

When looking for a job in Australia (or anywhere for that matter), you shouldn't put all your eggs in one basket, as the more job applications you make the better your chances of success. Contact as many prospective employers and employment agencies as possible, either by writing telephoning or calling on them in person. Whatever job you're looking for, it's important to market yourself correctly and appropriately, which depends on the type of job you're seeking. For example, the recruitment of executives and senior managers in Australia is usually handled by consultants, who advertise in the Australian national press (and also overseas) and interview all applicants before presenting clients with a shortlist. At the other end of the scale, manual jobs requiring no previous experience may be advertised in local newspapers or in shop windows, where the first suitable able-bodied applicant may be offered the job on the spot.

When writing for a job, address your letter to the personnel director or manager (try to obtain his name) and include your curriculum vitae (CV). Writing for jobs from overseas is usually a hit and miss affair and it's probably the least successful method of securing employment (although it can be successful for those seeking 'temporary' jobs for up to four years). If you're applying from overseas and are planning to visit Australia, you should tell prospective employers when you're available for interview and should arrange as many interviews as you can fit into your timetable (companies may wish to see a copy of your visa before interviewing you). Visiting Australia for an interview usually convinces prospective employers of your commitment. Your method of job hunting obviously depends on your circumstances, experience and qualifications, and the sort of job you're seeking, and may include the following:

- Checking the TV teletext job service and other bulletin boards.
- Checking employment sites on the internet (which is increasingly being used by Australian agencies and headhunters). Some useful employment websites are:
    - 💻 www.bluecollar.com.au (bluecollar jobs only).
    - 💻 www.careerone.com.au.
    - 💻 www.health work.com.au (jobs for health personnel).
    - 💻 www.jobnet.com.au (recruitment site for IT jobs).

  - 🖳 www.jobsearch.gov.au (this government-run website is the largest – with some 90,000 job vacancies in early 2005 – and most comprehensive, with daily additions).
  - 🖳 www.mycareer.com.au (thousands of jobs from recruitment agencies and employers) and 🖳 www.seek.com.au.

  The Department of Employment and Workplace Relations (DEWRSB) maintains a regularly updated site with a list of most employment websites (🖳 www.dewrsb.gov.au). Students can use the Gradlink site, established by the Graduate Careers Council of Australia (🖳 www.gradlink.edu.au).

- Contacting private recruitment consultants and employment agencies (see page 33).
- Obtaining copies of Australian daily newspapers (see page 487), all of which contain 'positions vacant' sections (the Saturday editions are the best), including job advertisements dedicated to particular industries or professions on certain days. Most local and national newspapers are available in the reading rooms of local libraries in Australia, so you don't usually need to buy them. Jobs are also advertised in industry and trade newspapers and magazines. Australian newspapers are available in some countries from international news agencies, as well as in Australian embassies and consulates, Australian social clubs, and Australian trade and commercial centres, (although they don't always contain the 'situations vacant' sections).

  In the UK, single copies of the major Australian newspapers can be purchased from Smyth, International Media Representatives, Archgate Business Centre, 825 High Road, London N12 8UB, UK (☎ 020-8446 6400). Subscriptions to Australian newspapers are available from TNT Express World, Unit 6, Spitfire Way, Spitfire Estate, Hounslow, Middlesex TW5 9NW (☎ 020-8561 2345) but are expensive. The 'jobs vacant' sections of major Australian newspapers can sometimes be perused on the internet.
- Networking (getting together with like-minded people to discuss business), which is a popular way of making business and professional contacts in Australia. It can be particularly successful for executives, managers and professionals when job hunting.
- If you have a professional qualification that's recognised in Australia, writing to an Australian professional organisation for information and advice (addresses are obtainable from Australian chambers of commerce overseas); membership of the organisation may be obligatory to work in Australia. All associations publish journals containing 'positions vacant' advertisements, where members can also offer their services to prospective employers. Information about specific professions, trades and industries, particularly job opportunities in individual states, cities or areas, can be obtained from local chambers of commerce in Australia.
- Applying to international and national recruiting agencies acting for Australian companies. Agencies mainly recruit executives and key

managerial and technical staff, and some have offices overseas, e.g. in the UK.

- Applying to foreign multi-national companies with offices or subsidiaries in Australia and making written applications directly to Australian companies. You can obtain a list of companies working in a particular field from trade directories, copies of which are available at reference libraries in Australia (they can also be consulted at Australian missions and chambers of commerce overseas).
- Placing an advertisement in the 'situations wanted' section of a national newspaper in Australia or a local newspaper in the area where you wish to work. If you're a member of a recognised profession or trade, you could place an advertisement in a newspaper or magazine dedicated to your profession or a particular industry.
- Asking acquaintances, friends and relatives working in Australia whether they know of an employer looking for someone with your experience and qualifications.
- If you're already in Australia, contacting or joining expatriate groups, professional organisations, social clubs and societies, particularly your country's chamber of commerce.
- Applying in person to Australian companies (see **Personal Applications** below).

Always obtain a job offer in writing and a contract; steer clear of an employer who won't provide them. An official job entitles you to accident insurance, official protection from exploitation, redundancy payments, state pension, superannuation and unemployment benefit, among other benefits (see also **Working Illegally** on page 48).

Personal Applications

Your best chance of obtaining some jobs (particularly temporary jobs) in Australia is to apply in person, when success is often simply a matter of being in the right place at the right time. When looking for a job for which no special qualifications or experience are required, it isn't necessarily **what** you know, but **who** you know. Many companies don't advertise but rely on attracting workers by word of mouth and their own vacancy boards. Always leave your name and address with a prospective employer and (if possible) a telephone number where you can be contacted, particularly if a job may become vacant at short notice. Advertise the fact that you're looking for a job with acquaintances, friends and relatives, and anyone you come into contact with who may be able to help. You can give lady luck a helping hand by your persistence and enterprise in:

- Cold calling on prospective employers.
- Checking wanted boards.

- Looking in local newspapers.
- Checking notice and bulletin boards in churches, clubs, embassies, hostels, large companies, shopping centres, sports centres, stores and universities.
- Asking friends, acquaintances (etc.) and other temporary workers to put in a word for you.

CURRICULA VITAE & INTERVIEWS

Curricula vitae (CVs) are important in Australia when looking for work, particularly when jobs are thin on the ground. Don't forget that the purpose of your CV is to obtain an interview, not a job, and it must be written with this in mind. This means that it must be tailored to every job application. If you aren't up to writing a good CV, you can employ a professional writer, who should be able to turn your boring working life into something of which Indiana Jones would be proud. A good CV should be: brief (four pages or less); typed/printed on white A4 sheets (one side only); without strange fonts or bizarre layouts; word perfect and user-friendly; without ego trips, salary demands, unexplained gaps in employment history or verbosity. Include a paragraph on your achievements. Your covering letter also needs to be word perfect and to grab the reader's attention. The government organisation Centrelink offers free advice on the writing of CVs and job applications (see page 43). **The standard of many CVs in Australia is poor, so if yours is exceptional you're way ahead of the pack already.**

Job interviews shouldn't be taken lightly, as making a good impression can be the difference between getting a foot on the ladder of success and standing in the dole queue. Although dress rules in Australia aren't as strict as in some other countries, you should always dress smartly and appropriately when applying for a job (shorts and flip-flops are out). The secret of success is in your preparation, so do your homework on prospective employers and try to anticipate every question (and then some more) that you may be asked, and rehearse your answers. Be prepared to answer questions about why you came to Australia and what you think of the country and its people. Questions may be blunt and to the point, and answers should be positive - you should avoid criticising your home country or former employers (or, needless to say, Australia!).

In recent years, Australian employers and recruitment agencies have been increasingly using psychology and personality tests to select staff. Some employers also require prospective employees to complete aptitude and other written tests. Employers may require the names of a number of personal or professional referees, whom they may contact. You should take evidence of your educational, professional and trade qualifications and references from former employers. You may also be required to produce your passport and visa entitling you to live and work in Australia (if already issued), plus your driving licence.

SELF-EMPLOYMENT & RUNNING A BUSINESS

Anyone who's an Australian citizen or a permanent resident can work in a self-employed capacity in Australia, which includes setting up a co-operative, franchise, partnership, private limited company or sole proprietorship. There are numerous opportunities for entrepreneurs in Australia, where everyone (at least in theory) has equal opportunity and is judged on his merits. Although new businesses have a high failure rate within the first few years, working for yourself is still the best way to become (and remain) rich in Australia (and most other countries).

Much of the fall in unemployment in recent years has been a result of self-employment or jobs created by small companies. Some 20 per cent of working Australians run their own business. Redundancy (and the difficulty in finding full-time employment) is often the spur for those aged over 45 to start their own business and around 20 per cent of redundant (retrenched in Australian English) employees turn to self-employment.

However, if you're planning to enter Australia as a business migrant, you need to have considerable financial resources and pass a points test (see page 110). In recent years, business migrants have brought in over $500,000 each and created an average of seven jobs each. There's also a considerable amount of red tape for those wishing to start a business in Australia, although it isn't as restrictive as in many other countries; the average small businessman spends as much as four hours per week on government paperwork.

For many people, starting a business is one of the quickest routes to bankruptcy. In fact, many people who start businesses would be better off investing in lottery tickets – at least they would then have a chance of getting a return on their investment! **If you're going to work for yourself, you must be prepared to fail (despite your best efforts), as almost two out of three new businesses fail within three to five years.**

Research

The key to starting or buying a successful business is research, research and yet more research (plus innovation, service and value). Bear in mind that choosing the location for a business is vital. Always thoroughly investigate an existing or proposed business (including the catchment area, competition, history and location) before investing a cent. Generally speaking, it isn't wise to run a business in a field in which you have no experience, although obviously this isn't always possible (and some businesses require little experience, specialist knowledge or training). When experience or training is necessary, it's often better to work for someone else in the same line of business to gain experience, rather than jump in at the deep end. Assistance (including hands-on training) from the seller could be made part of a purchase contract. **Like most countries, Australia isn't a place for amateur entrepreneurs, particularly those who don't do their homework and are unfamiliar with the Australian way of doing business.**

Business Structure

There are four main types of business structure to choose from: a limited company, a partnership, a franchise and a sole proprietorship, which can be public or private (proprietary in Australian English). Because of the ever-changing and complex Australian tax laws, you should consult a tax expert before deciding on the best one for you. Although franchises have a higher success rate than other start-up businesses, it may take years to make a profit (often the only people to get rich are the franchise companies). A *Franchisees Guide* can be obtained from The Franchise Council of Australia, PO Box 1498N, Melbourne, VIC 3001 (☎ 1300-669 030, 🖳 www.franchise.org.au).

Buying a Business

You must decide whether to buy an established business or start a new business from scratch. Businesses for sale are advertised in specialist magazines and some daily newspapers. There are also business migration agents in Australia and overseas who can help you buy or establish a company in Australia, although their fees can be high. The purchase of a business **must** always be conditional on obtaining licenses, loans and other necessary funding, permits, visas and anything else that's vital to its successful establishment. While it's easier to buy an existing business (which gives you an immediate cash flow) than start a new one, you must thoroughly investigate the financial status, turnover and value of a business (**always** obtain an independent valuation). It's important to engage an accountant and lawyer at the earliest opportunity. A lawyer should be acting solely for you, not for any other parties in a transaction, and shouldn't be receiving commission from anyone involved. **Take care, as there are crooks around who prey on innocent foreigners!**

Finance & Cash Flow

Most people are far too optimistic about the prospects for a new business and overestimate income levels (it often takes years to make a profit). Be realistic or even pessimistic when estimating your income; overestimate the costs and underestimate the revenue (then reduce it by a further 50 per cent!). While hoping for the best, you should plan for the worst and have sufficient funds to last until you're established and profitable. New projects are rarely, if ever, completed within budget. Make sure you have sufficient working capital and that you can survive until a business takes off. Australian banks are wary of lending to new businesses, especially those run by new immigrants. If you wish to borrow money for a business venture in Australia, you should carefully consider how and where you plan to raise it. Under-capitalisation is the main reason for small business failures and isn't helped by cash-flow problems caused by late payers.

Grants & Incentives

The Australian government encourages successful business people and investors to apply for residence in Australia, although applicants are generally required to invest at least $500,000 in a business (see page 104). Business migration schemes provide prospective migrants with a link to professional and commercial advisors. Compare your business prospects in all states and territories, all of which compete to attract foreign investors and business people with incentives such as cash grants, free counselling, loan guarantees and tax rebates. Some state governments publish lists of business opportunities for migrants. For information about government-backed finance, contact the Australian Trade Commission (AUSTRADE), Level 23, Aon Tower, 201 Kent Street, Sydney, NSW 2000 (☎ 03-28 30, 💻 www.austrade.gov.au).

Information & Professional Advice

A wealth of free advice and information for budding entrepreneurs is available from Australian chambers of commerce, embassies and high commissions, federal government and state agencies, local councils, professional associations and trade unions. The Australian Securities and Investments Commission has a wealth of free information available both from their regional offices and on their website. The ASIC can be contacted at PO Box 9827, Melbourne, VIC 3001 (☎ 03-9280 3200, 💻 www.asic.gov.au). The Office of Small Business is a government agency with offices in all major cities, offering free advice and assistance to those planning to start their own business. It publishes an abundance of information and publications, particularly concerning raising finance for a new business. Centrelink (see page 33) publishes various booklets about starting a business and running the finances. There are Business Enterprise Centres (BECs) in some states and territories (e.g. NSW and the ACT), where you can obtain free advice and support on a wide range of business-related subjects.

Most international firms of accountants have offices in major cities in Australia (and in many other countries) and are an invaluable source of information (in English and other languages) on a wide range of subjects, including company law, forming a company, social security and taxation. Many publish free books about doing business in Australia, including *Doing Business in Australia* (Ernst & Young and Price Waterhouse Coopers) and *Establishing a Business in Australia* (Minter Ellison).

Information about starting a small business in Australian can also be obtained from the Department of Fair Trading, 1 Fitzwilliam Street, Parramatta, NSW 2150 (☎ 02-9895 0111) and the Australian Small Business Association, PO Box 2315, Adelaide, SA 5001 (☎ 08-8260 8116). Australia's major banks have small business centres providing free banking, financial and other advice to new businesses. The Australian Tax Office publishes a number of helpful booklets, including *How to Keep Your Business Records*.

There are many state and local government agencies and departments providing information and advice about starting and running a business. All states operate business advisory, development, industry, investment and technology corporations or departments. One of the best places to start is your local chamber of commerce, which is a mine of information about every aspect of business and relocation to particular towns or areas (many produce relocation and business information packages). Public libraries are also an excellent source of information about starting a business.

AU PAIRS

Single females aged between 17 and 27 (usually referred to as 'girls') are eligible for a job as an au pair in Australia. The au pair system provides you with an excellent opportunity to travel, improve your English and generally broaden your education by living and working in Australia. Au pairs are usually contracted to work for a minimum of three to six months and a maximum of two years, although shorter assignments may be available. You may work as an au pair on a number of separate occasions, provided that the total period doesn't exceed two years. You require a visa to enter Australia to work as an au pair.

A good basic knowledge of English is expected of all au pairs, although English classes (see page 237) are available at language schools and colleges in most towns. When applying, you should state whether you wish to attend English classes so that you can be placed with a family living within a reasonable distance of a language school.

As an au pair, you receive free meals and accommodation and have your own room. You're usually required to pay your own fare to and from Australia, although some families may pay towards the fare home for au pairs staying six months or longer. Au pairs may be required to holiday with the family or to take holidays at home or with friends of the family. Check in advance.

Most families prefer non-smokers (smokers aren't accepted by some families) and girls with a driving licence (so you can take little Bruce or Sheila to school, sports events, etc.). Working hours are officially limited to 30 per week, five hours per day (morning or afternoon), six days per week, plus a maximum of three evenings' baby-sitting. You will have at least one full day and three evenings free of household responsibilities each week but should be free to attend religious services if you wish. Au pairs are paid the 'princessly' sum of between $150 and $250 per week (rates are highest in the major cities), which means you stand little chance of getting rich unless you marry a wealthy Australian.

Au pairs are usually placed in families with children. Duties consist of light housework, including clothes washing (with a machine) and ironing (for children only), cooking for children, dusting, making beds, vacuum cleaning, washing up and drying dishes. In order to endure (or possibly even enjoy) the work, you should be used to helping around the house and working with children. You aren't a general servant or cook (although extra services are often taken for granted) and shouldn't be expected to look after physically or mentally disabled children. Unfortunately, abuses of the au pair system are common (in all countries) and you may be expected to work long hours and spend many evenings baby-sitting while the family are out enjoying themselves.

Some families may also expect you to act as a language teacher for members of the family, which you should refuse (unless they offer you lots of money!). On the other hand, you shouldn't expect the family to teach you English, although most are only too willing to help. If you have any questions or complaints about your duties, you should refer them to the agency which found you your position (if applicable). Make sure you have a return ticket (or the money to buy one), so that if you're faced with an intolerable situation you can at least go home (some agencies will find you another family). You're usually required to give notice if you wish to go home before the end of your agreement, although this won't apply if the family has abused the arrangement.

Au pair positions must be arranged privately, either directly with a family or through a private agency (there's no official government agency). There are dozens of agencies who specialise in finding au pair positions (both in Australia and overseas) and au pair positions can also be found through magazines and newspapers in Australia, but you're usually better off using an agency. The best agencies vet families in advance, make periodic checks on your welfare and help you overcome any problems you may have (either personal or with your family). If you're ill or have an accident during your stay in Australia, you can obtain treatment under the Medicare national health scheme (see page 315).

Some agencies offer a two-week trial period, after which either the au pair or the family can terminate the arrangement without notice. If the arrangement is terminated after the trial period, an agency usually tries to find you another family. Write to a number of agencies and compare the conditions and pocket money offered. Agencies must provide a letter of invitation clearly stating your duties, free time, hours and pocket money (which must be shown to the immigration officer on arrival in Australia). Most agencies provide you with a list of other au pairs in your area and may also put you in touch with local youth and social centres. **Au pair agencies aren't permitted to charge au pairs a fee, which is paid by the family.**

Agencies send you an application form (questionnaire) and usually ask you to provide character references, a letter addressed to a prospective family, a medical certificate, a number of photographs and possibly a number of international reply coupons. You can choose a particular city or area, although most agencies prefer applicants who are willing to be located anywhere (take care, though, or they may send you to Kalgoorlie or Wagga Wagga). When completing the form, be careful with your answers and get help if there's anything you don't understand, e.g. when asked if you have any allergies, it wouldn't be wise to write 'children'. A useful book for prospective au pairs planning to work in Australia is the *Au Pair and Nanny's Guide to Working Abroad* by Susan Griffith & Sharon Legg (Vacation Work).

WORKING ILLEGALLY

An estimated 65,000 people live illegally in Australia, over 50 per cent of whom also work illegally. The illegal labour market (usually called the black economy) thrives in Australia and is estimated to cost the government over $15 billion in lost tax revenue annually. Most illegal workers are young people who overstay their working holiday visas or who arrive as tourists and stay on. **It's strictly illegal to work in Australia without a valid visa.** The vast majority are employed on farms (e.g. fruit picking) and in factories and restaurants. Many unscrupulous employers use illegal labour in order to pay low wages for long hours and poor working conditions, particularly in the farming industry. However, there has been a crackdown in recent years, and immigration officials link tax file numbers with immigration details and make routine checks on fruit farmers and other suspect employers.

If you're tempted to work illegally, you should be aware of the consequences, as the black economy is a risky business for both employers and employees. When people are discovered working illegally, they're usually given the choice of voluntary (rapid) departure from the country or deportation (around 12,500 people are deported annually). A foreigner caught working illegally is usually fined and deported and may be barred from re-entering Australia for one to three years. Fines of up to $10,000 and suspended prison sentences of up to six months can also be imposed. People deported for criminal or security reasons are permanently excluded.

Employees without a valid visa permitting them to work in Australia have no entitlement to accident insurance at work, state or company pensions, and unemployment benefits, and have no legal job protection.

LANGUAGE

Surprisingly, an estimated 1 million migrants cannot speak English, a huge number in a country of only around 20 million people, and some 3 million residents (around 15 per cent of the population) speak a language other than English at home. Sydney is Australia's most multicultural city (closely followed by Melbourne), where four out of six people in some suburbs speak a language other than English at home (overall some 30 per cent of the population of Sydney doesn't speak English at home). Sydney and Melbourne are home to around 65 per cent of all non-English speaking migrants, who together speak a total of some 240 foreign languages. Many migrants predominantly use their mother tongue on a day-to-day basis and have only a smattering of English. Australia's failure to train migrants in English is handicapping them in respect of economic, political and social life, and ghettos are emerging where Australian-born children don't speak fluent English. There's a thriving ethnic radio and TV broadcasting network, the Special Broadcasting Service (SBS), which was established in 1978 and broadcasts in the main cities.

Nevertheless, if you're planning to live or work in Australia, you need to read, speak and write English well enough to deal with government officials, find your way around the country, shop, and understand and hold conversations with the people you meet. Independent migrants from non-English speaking backgrounds need to take an English test. Your chance of obtaining a good job (or any job) in Australia is greatly diminished if you don't speak English fluently, and many immigrants from non-English speaking backgrounds are unemployed because their lack of English would endanger other employees and reduce workplace efficiency. English proficiency is also important if you have a job requiring a lot of contact with others or which involves speaking on the telephone or dealing with other foreigners, many of whom speak their own 'dialect' of English.

It's particularly important for students (unless they're studying English) to have a high standard of English, as they must be able to follow lectures and take part in discussions in the course of their studies. This may also require a much wider and more technical or specialised vocabulary. For this reason, most universities and colleges won't accept students who aren't fluent in English and many require a formal qualification or require students to take a written test. Whether you speak British English, American English or some other variety is irrelevant, although some foreigners have a problem understanding the natives (even Americans and Britons occasionally have problems understanding Australians).

Australian English is similar to British English but has its own colourful vernacular, called 'strine' (from the way 'Australian' is pronounced with a heavy Australian accent), thrown in for good measure. Strine (also called Ozspeak) is Australia's greatest creative product and is full of abbreviations, hyperbole, profanities, vulgar expressions and word-tweaking. Strine is the language of a rebellious subculture and has its origins in the Cockney (London) and Irish slang of the early convicts. The use of strine and slang words varies with the state or region. The Australian language also includes many words adopted from Aboriginal languages (see below).

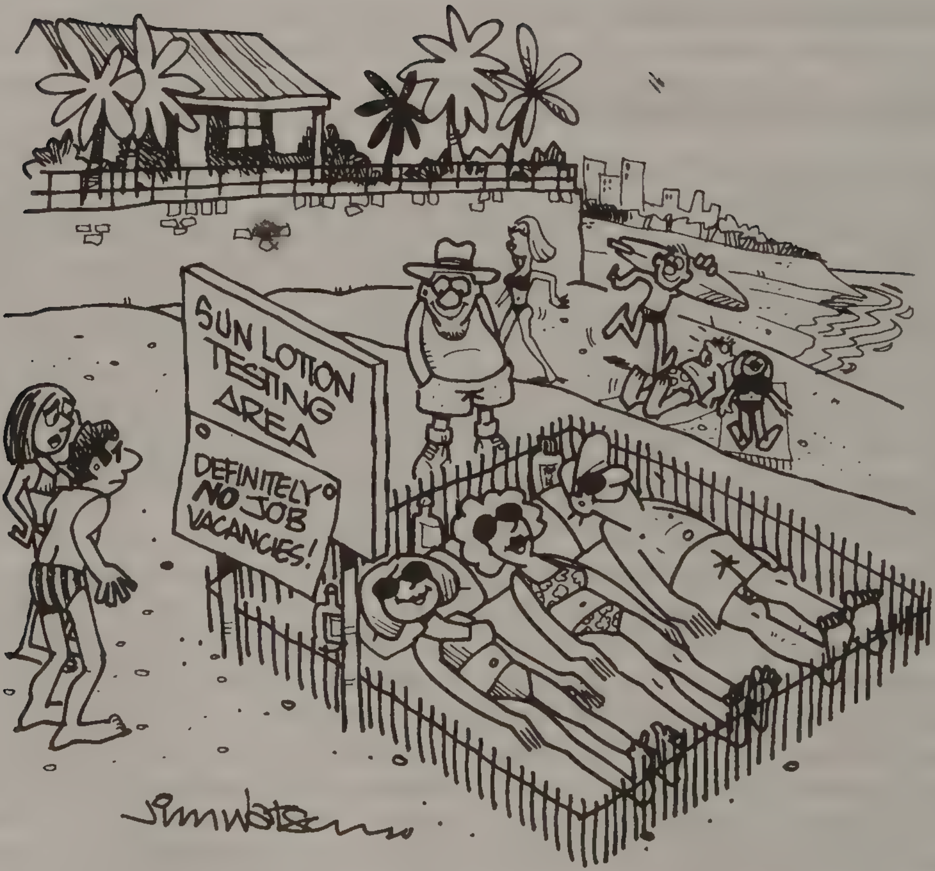
Australians often cannot decide whether to use American or British spelling (e.g. program/programme, labor/labour, etc.) and consequently misspellings abound. In everyday use, many words have a completely different meaning in Australia than they do in other English-speaking countries, such as crook (ill), game (brave), globe (light bulb), knock (criticise), ringer (top performer), shout (round of drinks) and tube (can of beer). Everything and anything is abbreviated in Australia, often by shortening any word with more than two syllables and adding the vowel e or o on the end of it as in derro (derelict), garbo (dustman), reffo (refugee) and rego (car registration), or adding a suffix such as i, ie or y. Common Ozspeak includes Aussie (Australian), barbie (barbecue), blowie (blowfly), brickie (bricklayer), chrissy (Christmas), cossie (swimming costume), footy (football), mozzie (mosquito), postie (postperson), tinny (can of beer) and truckie (truck driver).

There are slight regional variations in the Australian accent, although foreigners usually find it difficult to detect them. Accents are broader in isolated country areas than among the middle class city dwellers, many of whom are of British ancestry. Newcomers have difficulty distinguishing between Australians and New Zealanders (who, like Americans and Canadians, don't take kindly to being confused). Australians tend to speak through their noses (not moving your lips when talking keeps the flies out), with a broad nasal drawl. The use of expletives is widespread; many of them are used as a sign of familiarity and even affection ('bloody' is in everyday use and no longer considered a swear word in Australia). Aussies believe in calling a spade a spade and to hell with the consequences! Absurd comparisons are frequently used for emphasis such as 'as busy as a bricklayer in Beirut' (i.e. idle), 'as useful as a wether at a ram sale' (useless) and 'as straight as a dog's hind leg' (bent).

Many books have been written about Australian vernacular speech, including the *Aussie Talk-Macquarie Dictionary* by Arthur Delbridge (Macquarie Library), the *Australian Phrasebook* (Lonely Planet), *The Dinkum Dictionary* by Leni Johannsen (Viking O'Neil) and *The Dinkum Aussie Dictionary* by Richard Beckett (Child and Henry). The standard Australian English dictionary is the *Macquarie Dictionary* (compiled by the Macquarie University, Sydney), the bible of Aussie English (2,500 pages!).

Aboriginal Languages

Australian Aboriginal (literally meaning 'indigenous') society has the longest unbroken cultural history in the world, dating back around 60,000 years. When the First Fleet arrived in Australia in 1788, there were estimated to be around 250 Australian languages (all believed to have evolved from a single language family) comprising some 700 dialects (although the British didn't do any surveys before massacring the natives). Of the original 250 or so languages, only around 20 survive today, but these are spoken regularly and taught in schools. Kriol, spoken mostly in northern Australia, is the most widely used Aboriginal language and the native language of many young Aboriginals. It contains many English words but the meanings are often different and the spelling is phonetic.


SUN LOTION TESTING AREA
DEFINITELY NO JOB VACANCIES!

2.

EMPLOYMENT CONDITIONS

Employment conditions in Australia are among the best in the western world and are regulated in most fields of employment at federal or state level, where legislation covers such matters as annual and public holidays, discrimination, long service leave, occupational health and safety, redundancy procedures and payment, and workers' compensation. Employment conditions and wages in Australia aren't usually determined by the free market but are decided in negotiations between the unions and employers, and are subject to approval by the Australian Industrial Relations Commission. The result of this process is termed the 'award' for a particular job or industry. It sets minimum wages and 'penalty' rates of pay for overtime and unsociable hours and regulates such matters as holiday entitlement, redundancy and termination of employment, sick leave and working hours. Many employers' pay and conditions are more generous than the statutory minimum decided under industry awards. Employees in Australia are also protected by a comprehensive federal social security (welfare) system, which includes family payments, pensions, and sickness and disability allowances.

There are three types of award: federal or state awards, Australian Workplace Agreements (AWAs), and certified agreements. Federal awards, which are made by the Australian Industrial Relations Commission (AIRC), were simplified under the Workplace Relations Act, 1996 and may include regulations relating only to 20 'allowable' matters, such as hours of work, leave provisions, overtime, rates of pay and allowances, and shift penalty and other penalty rates. Matters that are better dealt with at the workplace aren't included in an award. State awards are the responsibility of state industrial tribunals and are similar in content to federal awards.

AWAs also set out minimum working conditions, but under these agreements workers usually give up certain rights (such as agreeing to a longer standard working week or renouncing high overtime rates) and restrictive practices in return for increased wages or bonuses. AWAs must be approved by the Australian Industrial Relations Commission and the Office of the Employment Advocate.

Certified agreements are collective agreements made directly between an employer and a group of employees, or between an employer and a union. All certified agreements must be approved by the AIRC and satisfy certain conditions, e.g. they must meet the approval of the majority of employees and include a dispute settlement procedure and a nominal expiry date, which cannot be more than three years after approval. Industrial disputes in Australia are usually resolved by arbitration, all parties agreeing to abide by the final decision of the Conciliation and Arbitration Commission, the highest legal authority in the Australian industrial system.

Workers are generally well paid in Australia and enjoy extensive fringe benefits, especially in professional and executive positions, where 'perks' constitute a sizeable slice of pay packets. However, despite relatively high salaries and generally good employment conditions, employees in Australia are becoming increasingly dissatisfied with their lot, including the balance between work and family life, job insecurity, long hours and high workload, pay and conditions, poor treatment by management and work-related stress. Many people work too hard and for too many hours, and it has been estimated that as many as one in four employees has taken time off work in connection with work-related stress.

Information about employment conditions and workers' rights can be obtained from the Australian Industrial Registry, Level 42, Nauru House, 80 Collins St, Melbourne, VIC 3000 (postal address: PO Box 19945, Melbourne, VIC 3001, ☎ 03-8661 7777, 🖳 www.airc.gov.au) and the Department of Industrial Relations, 1 Oxford Street, Darlingshurst, NSW 2010 (☎ 131-628, 🖳 www.industrialrelations.nsw.gov.au).

CONTRACTS

Under Australian law, a contract of employment exists as soon as an employee proves his acceptance of an employer's terms and conditions of employment, e.g. by starting work, after which both employer and employee are bound by the terms offered and agreed. A contract isn't always in writing (it can be oral and sealed by a handshake), although a company must usually provide employees who are normally employed in Australia with a written statement containing certain important terms of employment and additional notes, e.g. regarding discipline and grievance procedures. You usually receive some form of contract, even for part-time and temporary jobs, although you won't normally receive a contract for casual work such as fruit picking (but you should get written confirmation of your wages and hours).

Under the Workplace Relations Act, 1996, employers have increasingly been offering employees individual contracts, i.e. non-union certified agreements and Australian Workplace Agreements (AWAs). A non-union certified agreement must be approved by the Industrial Relations Commission, and such an agreement comes into effect provided a majority of workers vote in favour; individual workers aren't required (or even entitled) to sign or veto an agreement. Contracts are subject to a no-disadvantage test and must meet seven minimum conditions, including no reduction in pay when compared with awards. However, in some cases employers have been permitted to offer non-union certified agreements that reduce living standards, if they can show that the deals increase job security.

AWAs are valid for a maximum of three years and are effectively fixed-term contracts for three years. Under AWAs, many companies reserve the right to use casual workers, contractors, and part-time and temporary workers as required; recruit, retrench or transfer on the basis of merit rather than prior agreement from industry or seniority; and use staff, production or engineering employees to perform any task within their competence, thus breaking down existing demarcations. Employees may also be required to work shifts of up to 12.5 hours. In return, workers usually receive guaranteed annual pay rises, performance bonuses and an assurance that AWA pay rates will equal or outstrip wages under any certified agreement negotiated with unions.

Around 10 per cent of employees have individual contracts, which have become a weapon against the union movement and have reduced the cost of labour. However, many workers have rejected the agreements and stayed with collective agreements negotiated through their union. In many cases, employees with individual contracts are worse off, as contracts seek to 'cash out' sick leave and other leave entitlements and allowances for employees in skilled trades; cut penalty rates, leave-loading and overtime; and tailor working hours to meet peaks and troughs in demand, as well as undermining restrictive practices in heavily unionised industries.

A contract (which may be called a 'statement of terms and conditions' or an 'offer letter') may consist of a simple sheet of paper or be a comprehensive multi-page document, e.g. from a multi-national company. A contract usually contains all the terms and conditions agreed between the employer and employee. A contract for a temporary position must state the period of the contract and should guarantee you compensation in the event that employment is terminated without notice. Your contract of employment usually contains the following details:

- The names of the employer and employee.
- The date employment begins and whether employment with a previous employer counts as part of the employee's continuous period of employment.
- The job title.
- The salary details, including bonuses and agreed salary increases or review dates, commission, overtime pay and piece rates.
- When the salary is to be paid, e.g. weekly, fortnightly or monthly.
- The hours of work.
- Annual and public holiday entitlements and pay.
- The sickness and accident benefits.
- The pension (superannuation) scheme details.
- The probationary and notice periods (or the expiry date, if employment is for a limited period).
- The disciplinary and grievance procedures (which may be contained in a separate document).

Any special arrangements or conditions you've agreed with an employer should also be contained in the contract. If there are no agreed terms under one or more of the above headings, this may be stated in the contract. If all or any of the above particulars are contained in a collective agreement, an employer may refer employees to a copy of this, including other documents such as the rules relating to flexible working hours and company holidays, sick pay and superannuation scheme conditions, wage regulation orders, and work rules or handbooks.

Your employment is usually subject to satisfactory references being received from your previous employer(s) and/or character references. In the case of a school-leaver or student, a reference may be required from the head teacher or principal of your last school, college or university. For certain jobs, a pre-employment medical examination is required and periodic examinations may be a condition of employment, e.g. where good health is vital to the safe performance of your duties. If you require a visa to work in Australia, your contract may contain a clause stating that the contract is subject to a visa being granted by the authorities.

Before signing your contract of employment, you should obtain a copy of any general employment conditions (see below) or documents referred to in the contract and ensure that you understand them. There are usually no hidden surprises or traps for the unwary in an Australian contract of employment, although as with any contract you should know exactly what it contains before signing it. If your knowledge of English is poor, you should ask someone to explain anything you don't understand in simple English (Australian companies rarely provide foreigners with contracts in a language other than English). Employees have the right to review a contract for 14 days before signing it.

You usually receive two copies of your contract, both of which you should sign and date. One copy must be returned to your prospective employer, and the other is for your own records. Employees must usually be notified in writing of any changes in their terms and conditions of employment, e.g. within one month of their introduction. Either party can sue for breach of contract.

PLACE OF WORK

Unless there's a clause in your contract stating otherwise, your employer cannot change your place of work without your agreement. The place of work usually refers to a town or area of a large city, rather than a specific office or building. If applicable, a contract may state that you may occasionally be required to work at other company locations.

RELOCATION & TRAVEL EXPENSES

Your travel and relocation expenses to Australia (or to a new job in another region of Australia) depend on your agreement with your employer and are usually detailed in your contract of employment or conditions. If you're hired from outside Australia, your air ticket (or other travel) to Australia is usually booked and paid for by your employer. You can usually also claim any additional travel costs, for example the cost of transport to and from airports.

Australian employers may also pay your relocation expenses to Australia up to a specified amount. This may be paid as a percentage of your salary or as a block allowance, or only specific expenses, such as estate agent's, legal and removal fees, may be covered. The allowance should be sufficient to move the contents of an average house (castles aren't usually catered for) and you must normally pay any excess costs yourself.

Companies may ask you to obtain two or three removal estimates when they're liable for the total cost of removal. If you don't want to bring your furniture to Australia or have only a few belongings to ship, you may be given an allowance to purchase furniture locally (check with your employer). Generally, you're required to organise and pay for the removal yourself. Your employer usually reimburses the equivalent amount in Australian dollars **after** you've paid the bill, although it may be possible to get him to pay the bill directly or make an advance payment.

If you change jobs within Australia, your new employer may pay your relocation expenses when it's necessary for you to move home. Don't forget to ask, as he may not offer to pay (it may depend on how keen he is to employ you). See also **Relocation Consultants** on page 131.

SALARY & BENEFITS

Your salary is stated in your contract of employment, and cost of living rises, overtime rates, piece and bonus rates, planned increases and salary reviews may also be included. Only general points, such as the payment of your salary into a bank or other account and the date of salary payments, are usually included in employment conditions. You should usually receive an itemised pay statement (or wage slip), either with your salary (if it's paid weekly or fortnightly in cash) or separately (when your salary is paid monthly into a bank account). **Always ensure that you receive a pay slip containing the legally-required information, as it's almost impossible to dispute pay claims without one.**

Salaries in Australia are generally reviewed annually, although the salaries of professional employees and all employees in some businesses may be reviewed every six months. The salaries of new employees may also be reviewed after six months. A percentage of your annual salary increase is usually to compensate for a rise in the cost of living, although some employees receive pay rises below the annual rate of inflation. Annual increases may be negotiated separately by employees on individual contracts, by an independent pay review board or by a union (or unions), when an industry is covered by an award (see page 54 and **Employment Contract** on page 55). Employees not on awards often receive the federal minimum wage, which in 2004 was $467.40 per week.

When discussing your salary with a prospective employer, always take into account the total salary package, including bonuses, commission and fringe benefits such as a company car or a low-interest home loan.

Commission & Bonuses

Your salary may include commission or bonus payments, calculated on your individual performance (e.g. based on sales) or the company's performance as a whole, which may be paid regularly (e.g. monthly or annually) or irregularly. Some employers pay employees a bonus (not to be confused with a general award holiday pay bonus) at the end of the year, although this isn't normal practice in Australia. When a bonus is paid, it may be stated in your contract of employment, in which case it's obligatory. If applicable, an annual bonus is usually paid pro rata if you don't work a full calendar year, e.g. in your first and last years of employment with a company. Chief Executive Officers (CEOs) in Australia typically receive a bonus averaging 25 to 30 per cent of their gross salary. In industry, particularly in small firms, blue-collar workers are often paid bonus or 'piece-work' rates based on their individual productivity. If you're employed on a contract basis for a fixed period, you may also be paid an end-of-contract bonus.

Some employers operate an annual voluntary bonus scheme, based on each employee's performance or the company's profits (a profit-sharing scheme), although this may apply only to senior managers and executives. Profit-sharing schemes aren't common in Australia, although performance-related bonuses or commissions are common in the finance industry. In some companies, employees are offered company shares at a favourable price, usually well below the market price.

Expenses

Expenses paid by your employer are usually listed in your employment conditions. These may include travel costs from your home to your place of work, which (if applicable) may consist of a bus or rail season ticket or the equivalent in cash (paid monthly with your salary). Companies without a company restaurant or canteen may pay employees a lunch allowance or provide luncheon vouchers. Claimable expenses for travel on company business or for training courses may be detailed in your employment conditions or listed in a separate document. Most companies pay a per kilometre allowance to staff authorised to use their cars or motorbikes on company business (but you must ensure that business use is covered by your car insurance).

Company Cars

Many Australian employers provide senior employees such as directors and senior managers with a company car as a fringe benefit, in addition to employees who need a car to do their job (e.g. sales reps). Most companies provide executives with a car under a lease arrangement, which allows the employer to claim fringe benefits tax on cars provided as part of employee packages. Although the company provides the car, if you leave for any reason you're responsible for the balance of the finance.

If you're provided with a company car, you usually receive details regarding its use and your obligations on starting employment. If you lose your licence (e.g. through drunken driving) and are unable to fulfil the requirements of your job, your employment may be terminated and you may not be entitled to compensation.

If a company car is provided, check whether you're permitted to use it privately. Employees are required to pay fringe benefit tax (FBT) on the value of a company car that's used privately (see page 396). Many companies allow employees to buy second-hand company cars at favourable prices.

Education & Training

The education and training provided by your employer may be stated in your employment conditions. It's in your interest to investigate courses of study, lectures and seminars which you feel will be of direct benefit to you and your employer. Most employers give reasonable consideration to a request to attend a course during working time, provided you don't make it a full-time occupation. It's compulsory for companies to provide appropriate and adequate safety and health training for all employees. However, Australian employers are notoriously lax in doing so, and only around half the workforce receives education or training during a year (which may be on-the-job or in formal courses). To encourage employers to improve the quantity and quality of their training programmes, an Industry Training Levy was introduced in 1990 requiring employers to pay a penalty when specified minimum training levels weren't met.

If you need to improve your English, language classes may be paid by your employer. If it's necessary to learn a foreign language (other than English) in order to perform your job, the cost of language study should be paid by your employer. An allowance may be paid for personal education or hobbies which aren't work related or of direct benefit to your employer.

In addition to relevant education and training, employers must also provide the essential tools and equipment for a job (although this is open to interpretation).

HOURS

Working hours in Australia vary according to your employer, your position and the type of industry in which you're employed. A national 38-hour working week was introduced in 1981, since reduced to 37 hours. However, many people work longer hours, particularly employees in factories, who often work ten or more hours' overtime per week. (A survey in 2003 showed that almost a third of full-time employees work more than 48 hours per week.) A standard working day (without overtime) for a blue-collar worker is from 7 or 8am to 3.30 or 4.30pm, while working hours in most offices and shops are from 8.30 or 9.30am until 4.30 or 5.30pm, with an hour's break for lunch.

Tea or coffee breaks may be scheduled at set times during mid-morning and mid-afternoon, particularly in factories (employers usually provide free tea and coffee and many also provide biscuits). Long business lunches (two hours or more) are becoming less common, although it's still customary to find employees finishing their lunch late in the afternoon on Thursdays and Fridays.

Your working hours may not be increased above the hours stated in your employment conditions without compensation or overtime being paid. Similarly, if you have a guaranteed working week, your hours cannot be reduced (i.e. short-time working) or changed without your agreement, unless there's a clause (sometimes referred to as a 'mobility clause') in your contract. In fact, an employer is unlikely to change or reduce your hours without agreement if he wants to retain your goodwill and services.

If you refuse short-time working and are subsequently dismissed, you can usually regard yourself as being retrenched (see **Redundancy Pay** on page 72), in which case you should receive compensation. Some employers operate a system of flexible working hours and may also permit employees to take part in job-sharing, voluntary reduced hours and working part of the time at home.

Around a third of Australian workers (usually blue-collar) are required to sign on or clock in and out of work (employees caught cheating may be summarily dismissed).

Flexi-time

A flexi-time system usually requires all employees to be present between certain hours, known as the core or block time. For example, from 9 to 11.30am and from 1.30 to 4pm. Employees may make up their required working hours by starting earlier than the required core time, reducing their lunch break or working later.

Many Australian companies operate flexi-time working hours or a system of rostered days off (RDO). The conditions and rules relating to flexi-time and RDO schemes vary according to your employer (they're most common in public service) and are more likely to apply to those in administrative, managerial and professional occupations. At their peak, RDOs applied to almost a third of wage and salary earners, although they're now being lost through enterprise bargaining. RDOs are usually taken on a Monday so that they provide a long weekend, but this has proved disruptive to companies' operations. In recent years, employers have been cutting back on RDOs, e.g. from 12 to 6 per year, converting them to annual or special accrued leave, swapping them for superannuation payments or replacing them with time off in lieu spread over different days.

Working hours for employees who work a flexi-time system are usually calculated on a monthly basis, employees being permitted to carry forward extra hours worked and take time off at a later date, or carry forward a deficit and make it up later.

Many employees can work flexible hours if they need to and working parents are usually permitted to leave work for up to an hour at any time to look after children. Many business premises are open from around 7am until 6pm or later, and smaller companies may allow employees to work as late as they wish, provided they don't exceed the maximum permitted daily working hours.

Overtime

The opportunity to work overtime is seen as a lucrative fringe benefit by most blue-collar workers, many of whom earn around a quarter of their wages from overtime. In some industries there's an ingrained 'overtime culture', although for many workers overtime is a matter of economic necessity; without it, many families would find it difficult to pay their bills. Of the 9.8 million people in employment, a third regularly work over 48 hours per week. Overtime is generally paid at time-and-a-half for the first three hours and double-time thereafter (and on Sundays and public holidays), or as detailed in the award for the trade or industry (workers in some industries receive 2.5 times the day shift rate for Sundays). 'Penalty' (i.e. higher than normal) rates are paid for regular night, shift and weekend work.

In order to reduce overtime costs, many companies have been extending the normal working week and changing to 12-hour shifts. Overtime may be paid at the standard rate – more likely in non-union workplaces, where workers are three times more likely to have a standard working week longer than 38 hours. As much as half of all overtime worked is unpaid.

Many enterprise agreements stipulate that employees work longer hours at ordinary time (e.g. up to 50 a week) in return for higher wages and bonuses. Some companies pay overtime only when work is urgent and officially approved, and many prefer salaried (i.e. monthly paid) employees to take time off in lieu of payment or expect them to work unpaid overtime.

HOLIDAYS & LEAVE

This section covers annual and public holidays, and also time off for other reasons, e.g. for pregnancy, illness and compassionate purposes.

Annual Holidays

All permanent employees in Australia are entitled to at least four weeks' annual holiday and many receive up to six weeks, depending on the award for their trade or industry. Some employers offer four weeks in the first year of employment and six weeks thereafter or after a certain number of years of service; employees in some industries and professions receive as many as eight or nine weeks paid annual holiday.

Under a scheme called holiday or leave 'loading', full-time employees are paid an extra 17.5 per cent of their normal wage when they take their annual holidays, although this is increasingly being eliminated by AWAs. Some companies pay leave loading only to employees below a certain salary level, e.g. $50,000. In some industries and professions (e.g. teaching), employees are required to take paid holidays at certain times (what a hardship!).

Holidays must usually be taken within the year in which they're earned, although many companies allow employees to carry any outstanding annual holiday entitlement over to the next year. Employers may also allow employees to take their total annual holiday entitlement in one block, rather than split it into periods throughout the year. Holiday entitlement is calculated on a pro rata basis (per completed calendar month of service) if you don't work a full calendar year. Part-time staff may also be entitled to paid holidays on a pro rata basis.

Before starting a new job, check that any planned holidays will be approved by your new employer. This is particularly important if they fall within your probationary period (see page 72), when holidays may not be permitted. Holidays may usually be taken only with your manager's permission and in many companies must be booked up to a year in advance.

If you resign or are given notice, most employers pay you in lieu of any outstanding holidays, although this isn't an entitlement and you may be obliged to take the holiday at your employer's convenience.

Public Holidays

The number of statutory public holidays in Australia varies from state to state between 10 and 12. There are eight national public holidays plus state public holidays, the number and dates of which vary according to the state or territory. All states celebrate Labour Day (in addition to the holidays shown below), although the date varies from state to state. Some companies and industries also have their own 'holidays', such as a company outing or a union picnic day. Banks, businesses, schools and most shops are closed on public holidays. The following days are national public holidays:

Date	Holiday
1st January	New Year's Day
January	Australia Day (the date varies from state to state but is usually on the Monday following the 26th unless the 26th is a Monday)
March/April	Good Friday (the date changes each year)
March/April	Easter Monday (the Monday after Good Friday)
25th April	Anzac Day (in memory of those who died in the two world wars)
Second Monday in June	Queen's birthday (except Western Australia, which celebrates the Queen's birthday in September)
25th December	Christmas Day
26th December	Boxing Day (called Proclamation Day in South Australia)

If a public holiday falls at a weekend, there's usually a substitute holiday on the following Monday. Some companies close during Christmas and New Year, e.g. from 25th December until 1st January inclusive. To compensate for this shutdown and perhaps other extra holidays during the year, employees may be required to work extra hours throughout the year or to take it as part of their annual holiday entitlement. Part-time staff may be paid for a public holiday only when it falls on a day when they would normally be working.

You aren't required to work on public holidays unless otherwise stated in your contract of employment. When it's necessary to work on public holidays, you normally receive the same or a higher rate of pay than is paid for working on a Sunday (e.g. double the normal rate) and/or time off in lieu. When a job involves working at weekends and on public holidays (e.g. shift work), you usually receive a penalty rate or are paid a shift allowance.

Pregnancy & Confinement

Depending on the industry or sector in which they're employed, most female employees are entitled to 12 months' unpaid maternity leave and those in the public sector are entitled to 12 weeks' paid maternity leave. Around 35 per cent of employees in the private sector receive paid maternity leave (Australia is one of the few countries in the world that has no laws requiring paid benefits in the private sector), although companies are increasingly scrapping it. A few employers give employees with 12 months' continuous service six weeks' paid maternity leave. Part-time employees may be entitled to pro rata maternity leave and pay. A woman usually has the right to return to her job with the same pay within 12 months of giving birth. Around 20 per cent of employers provide paid paternity leave for fathers and most employers allow fathers to take unpaid leave when their partner gives birth.

In addition to the above, time off work for sickness in connection with a pregnancy is usually given without question, but it may not be paid unless authorised by a doctor if it exceeds your annual sick leave allocation.

Sick Leave

Most employees are entitled to take up to two weeks' paid sick leave each year, depending on the award for the trade or industry. Because of this, many employees feel that they should their quota of 'sickies' whether they're sick or not (poor health is usually the last reason employees take sickies!), particularly those in the public sector.

Usually, you must have been employed for a minimum period before you're entitled to sick pay, e.g. three or six months, which may coincide with your probationary period. If you're sick during this period, your pay is docked but, when you've completed three or six months' service, you may be reimbursed.

An employee cannot usually be dismissed when he's sick, although this depends on the number and the frequency of sick days; restrictions should be stipulated in your employment contract or conditions. In some states (e.g. New South Wales), up to five days of an employee's sick leave can be used to care for a partner (even a same-sex partner) or family member.

Some employers have an occupational sick pay (OSP) scheme, under which you receive your full salary for a number of months (depending on your length of service) in the event of sickness or after an accident. OSP may be provided by your employer as part of a company pension scheme (see page 345).

You're usually required to notify your employer as soon as possible of sickness or an accident that prevents you from working, i.e. within a few hours of your normal starting time. Failure to do so may result in your not being paid for that day. You're required to keep your boss or manager informed about your illness and when you expect to return to work. A doctor's certificate isn't required for sick days taken within your annual allowance, although a certificate is required for additional sick days, for which you may not be paid. (These are quite easy to obtain even if you aren't sick!)

Compassionate & Special Leave

Employees are allowed, by law, to take time off work under certain circumstances, as follows:

- An expectant mother is entitled to 'reasonable' paid time off for ante-natal care.
- A trade union official is entitled to paid time off for trade union duties and training for such duties. Employees may also be paid to attend union meetings during working hours. Similarly, a safety representative is allowed paid time off in connection with his safety duties.
- All employees are allowed time off for public duties such as service as a juror or court witness, councillor or school governor, or as a member of a statutory tribunal or authority, although your employer isn't usually required to pay you.
- If you're made redundant, you're entitled to take one day off each week to look for a new job or to arrange training in connection with a new job.

Beyond these statutory rights, whether or not you're paid for time off work for compassionate reasons (e.g. a funeral) or time lost through unavoidable circumstances (e.g. public transport strikes or car breakdowns) depends on your employer, on whether you're paid weekly or monthly (e.g. with an hourly rate of pay), and whether you're required to punch a clock. The attitude to paid time off may also depend on your status and position. Executives and managers (who often work much longer hours than officially required) generally have much more leeway regarding time off than blue-collar workers. The terms and conditions for special leave should be detailed in your employment conditions.

Many Australian companies provide paid compassionate or special leave on certain occasions, which may include your own or a family marriage, the birth of a child and the death of a family member or close relative. Many employers allow carers' leave, family leave, long service leave and unpaid leave. However, only some 25 per cent of employees have the right to family or carers' leave and only around 20 per cent of enterprise agreements contain special leave provisions.

After 10 or 15 years' continuous service with an employer, you may be entitled to up to six months' leave on full or half pay. Some employers also permit unpaid career breaks (sabbaticals) of up to three years.

INSURANCE

Social Security

The Australian social security system is non-contributory and funded out of general taxation, with the exception of a Medicare levy of 1.5 per cent of gross taxable income (above $15,529 a year). For information see page 339.

Accident Insurance

All employers in Australia are required to have occupational accident insurance (called workers' compensation insurance or WorkCover) for employees working on their premises, whether in a factory, office, residential accommodation, shop or warehouse. Schemes, many of which operate at a loss, are financed by a levy on salaries, e.g. 2.22 per cent in Victoria. Some states have overhauled their workers' compensation schemes in recent years, e.g. Victoria, where proposed changes in 2001 were met with massive opposition culminating in widespread strikes. The new scheme in Victoria aims among other things to change benefits and to ensure that the system is fully self-funding, as in schemes operated by the Commonwealth government, Northern Territory and South Australia.

In order to reduce accidents, employees must obey all safety regulations such as those relating to smoking, the use of safety equipment and clothing, the securing of long hair or ties, and the wearing of jewellery. However, unless an employee is grossly negligent and recklessly ignores safety rules and regulations, he's invariably deemed to be entitled to compensation.

A worker is paid compensation (commonly called 'compo') if he's injured or sick as the result of an accident in the workplace or when travelling to or from work or on company business. Compensation covers medical and other expenses and loss of earnings, and a worker's dependants are entitled to compensation if he's killed on the job. Australians tend to claim compo for the slightest injury at work. However, although bogus claims are endemic, particularly concerning the health effects of work-related stress, making a claim for compo often carries a stigma and many workers try to avoid it (particularly those on contracts).

Occupational health and safety is dealt with by both federal and state governments, and at the federal level is determined by the National Occupational Health and Safety Commission. The conditions of payment and the amount of compensation payable are laid down in various state acts, although in some states Workers' Compensation Boards decide on individual claims. If a claim is rejected, a worker can take his case to his union and it's decided by a workers' compensation commission.

Miscellaneous Insurance

Other insurance provided by your employer should be detailed in your employment conditions. This may include free life and health insurance, which also covers travel overseas on company business. Some companies provide free membership of a private health insurance scheme, although this may apply only to executives, managers and 'key' personnel. Where applicable, check whether health insurance includes your family. Companies may also operate a contributory group health insurance scheme, offering reduced subscriptions for individual members.

RETIREMENT & PENSIONS

Your employment contract may be valid only until the official state retirement age, currently 65 for men and 61 for women (although it's gradually being increased to 65). In many large companies, retirement is possible from the age of 55. If you wish to continue working after you've reached retirement age, you may need to negotiate a new contract of employment (you should also seek psychiatric help). If your employer has a compulsory retirement age, he isn't required to give you notice when you reach it. Many companies present employees with a gift on reaching retirement age (e.g. the key to your ball and chain), the value of which usually depends on your number of years' service.

Superannuation

A compulsory superannuation (or company pension) scheme was introduced in 1992 to help persuade trade unions to accept moderate pay rises (the rules have since been extended to include part-time workers and those who leave the workforce for up to two years). Employers must contribute up to 9 per cent (2005) of an employee's monthly salary, depending on the size of their payroll (some companies with few staff contribute less than the maximum); this is usually paid into an approved superannuation fund. For further information see page 345 and the Australian Tax Office superannuation website (🖳 www.ato.gov.au/super).

UNION MEMBERSHIP

Trade unions have been active in Australia since the mid-19th-century, when many professional agitators were deported from the UK and Ireland, and Australia has a long tradition of supporting better working conditions, improved pay and workers' rights, all of which unions have fought hard for over the years. Union membership in Australia is among the highest in the world, at around 30 per cent of the workforce.

However, unions earned themselves a terrible reputation during the '60s and '70s, when the country and the economy were frequently crippled by strikes. This was brought to an end in the mid-'80s by an accord between employers, government and unions, brokered by the Labor government elected in 1983 (the unions have traditionally had strong links with the Australian Labor Party).

In recent years, there has been a series of confrontations between the Liberal/National coalition government and the unions, particularly after the government brought in tougher 'anti-union' laws in an attempt to end 'outdated' restrictive work practices (and the resulting low productivity) which are rampant in industries with strong unions such as mining and the docks. These laws included anti-strike provisions and harsh sanctions against some strikers, and led to bitter disputes between unions and employers.

Today, there are over 300 trade unions in Australia; 46 are affiliated to the Australian Council of Trade Unions, 393 Swanston St, Melbourne, VIC 3000 (☎ 03-9663 5266, 💻 www.actu.asn.au), representing around 1.8 million workers. However, in the last few decades the unions been losing ground in their areas of traditional strength and have largely failed to recruit young workers, women, workers in small businesses and those in growth industries. There was a net loss of around 40 per cent of union membership between 1992 and 2003, and some 60 per cent of workers believe unions are no longer relevant to them (a survey in 1997 found that non-union members are more likely to be satisfied at work, have more positive attitudes to management and feel more secure than those in unions).

Nevertheless, despite their reduced membership, unions have a great deal of influence, particularly in companies and industries which previously had 'closed shop' agreements, where all employees had to join a union. The Workplace Relations Act, 1996 abolished compulsory union membership, but some union representatives or trades still put a lot of pressure on employees to join. The public sector is the most heavily unionised, around 47 per cent of employees being members; membership in the private sector is 19 per cent. Large companies with over 100 employees have the highest rates of unionisation and small businesses with fewer than ten employees the lowest (unions are now active in less than 20 per cent of workplaces).

Whether you're better off as a member of a trade union depends largely on the industry in which you're employed, although there are general benefits to be gained from union membership. In addition to negotiating better pay and conditions for members, unions offer members legal and medical assistance in work-related disputes. In most industries which recognise trade unions, members' pay and conditions are decided by collective bargaining between employers and trade unions. Employers aren't allowed to discriminate against an employee in dismissal, promotion, selection, training or transfer because he belongs (or wishes to belong) to a trade union.

OTHER CONDITIONS

Acceptance of Gifts

With the exception of those employed in the public sector, employees are normally allowed to accept gifts of a limited value from customers or suppliers, e.g. bottles of wine or spirits or other small gifts at Christmas. Generally, any gifts given and received openly and above board aren't considered a bribe or unlawful. Nevertheless, you should declare any gifts received to your immediate superior, who decides what is to be done with them. Some bosses pool gifts and divide them among all employees. (If you accept a real bribe, make sure it's a big one and that you have a secret Swiss bank account!).

Changing Jobs & Confidentiality

If you disclose any confidential company information, either in Australia or overseas (particularly to competitors), you may be liable to instant dismissal and may also have legal action taken against you. You may not steal any secrets or confidential information (e.g. customer mailing lists) from a previous employer, but you may use any contacts, know-how, knowledge and skills acquired during his employ. If you make any inventions while an employee, they remain your property unless you sell or license them to your employer, the invention was made as part of your 'normal duties', or you were specifically employed to invent, e.g. in research and development.

You may not compete against a former employer if there's a valid, binding restraint clause in your contract of employment. Your contract may also contain a clause defining the sort of information that the employer considers to be confidential, such as customer and supplier relationships and details of business plans. If there's a confidentiality or restraint clause in your contract that's unfair (e.g. inhibits you from changing jobs), it's probably invalid in law and therefore unenforceable. If you're in doubt, consult a solicitor who's an expert in company law about your rights.

If you're a key employee, you may have a legal binding contract preventing you from joining a competitor or starting a company in the same line of business as your employer for a period, and in particular, from enticing your former colleagues to join your company. However, such a clause is usually valid for a limited period, e.g. a year.

Discrimination

It's illegal under the Racial Discrimination Act, 1975 and Sex Discrimination Act, 1984 to discriminate against an employee because of his or her sex (unless a person's sex is an essential qualification for a job), marital status, ethnic or national origin, nationality, race, skin colour or sexual orientation. It's also illegal to discriminate against an employee because he does or doesn't wish to join a trade union. A woman doing the same or broadly similar work to a man or work of equal value is legally entitled to the same salary and other terms of employment as a man (see **Working Women** on page 25). Discrimination applies to appointment, dismissal, promotion, selection and training. Some companies have a policy of employing disabled applicants whenever possible (or at least not discriminating against them), taking into account their ability, comfort and safety.

Employers **may** discriminate against smokers, and over three-quarters of Australia's top companies restrict smoking (and the consumption of alcohol) in the workplace. Around half of all companies have a total ban on smoking at work and a third have restricted areas where employees are permitted to smoke. It's legal for employers to specify in job advertisements whether they hire smokers (employers are fearful of law suits from non-smokers regarding 'passive' smoking).

It's difficult to prove discrimination on the grounds of sex and almost impossible on the grounds of race or skin colour, although it's acknowledged that discrimination is widespread. If you're subjected to sexual harassment (which can happen to both women **and** men) you should report it to your supervisor or manager, as many companies have internal procedures to deal with such matters. However, if you don't receive satisfaction, you can report it to your union (if applicable) or the police and take legal advice.

The Human Rights and Equal Opportunities Commission (HREOC) handles sexual harassment and discrimination cases in the utmost confidence and can advise you whether you have legal grounds for a complaint (which must be submitted in writing). The HREOC's national office is in Sydney (postal address: PO Box 5218, Sydney, NSW 20001. Street address: Level 8, Piccadilly Tower, 133 Castlereagh Street, Sydney, NSW 2000, ☎ 02-9284 9600, 💻 www.hreoc.gov.au) and it has regional offices throughout the country (see the website for contact details).

Nevertheless, victims of discrimination who win compensation payments are often left frustrated and empty-handed. Rulings by the HREOC aren't legally enforceable and compensation ordered by it is rarely paid without victims being forced to take further legal action (many just give up). To combat this sense of frustration, since April 2000 the Federal Court has ruled in around 15 per cent of cases that the HREOC had not been able to enforce. Rulings made by the Federal Court on discrimination are legally enforceable and, as a result, employers are now increasingly aware of their liability. The government has also introduced educational campaigns and workplace training in an attempt to combat discrimination in the workplace and change the general opinion that Australia's discrimination laws are a sham.

Dismissal & Redundancy

There has been a massive increase in unfair dismissal claims in recent years, running into several thousands annually, as a result of the government's tightening of federal industrial relations laws.

Most large and medium-size companies have comprehensive grievance and disciplinary procedures, which must usually be followed before an employee can be suspended or dismissed. Some employers have disciplinary procedures whereby employees may be suspended with or without pay, e.g. for breaches of contract. Employees may also be suspended (usually with pay) pending investigation into an alleged offence or impropriety.

Disciplinary procedures usually include both verbal and written warnings, e.g. first verbal warning, second verbal warning, first written warning, second written warning, interview with board, etc., and official records must be kept by your employer. These procedures are to protect employees from unfair dismissal and to ensure that dismissed employees cannot (successfully) sue their employer. If you have a grievance or complaint against a colleague or your boss, there may be an official procedure to be followed in order to obtain redress. If an official grievance procedure exists, it's usually detailed in your employment conditions.

It's illegal to dismiss employees on grounds other than those detailed in government and union agreements. In instances where employment was terminated on unjustified grounds, there may be a review by an industrial court, and wrongful dismissal can result in a claim for damages. However, employees dismissed for 'serious misconduct' such as disobedience of management decisions, fraud or any other illegal activity aren't entitled to notice or benefits.

If you believe that you've been unfairly dismissed, you can take your case to the Conciliation and Arbitration Commission. There's a filing fee for a claim for unfair dismissal and provisions allowing costs to be awarded against employees who make frivolous claims. Those earning over $90,400 (total remuneration package) a year are excluded from claiming for unfair dismissal, along with casuals on short-term arrangements, those on probation for three months or less, and apprentices.

Medical Examination

Many Australian companies require prospective employees to have a pre-employment medical examination, which is performed by a company doctor (or a doctor nominated by the employer). An offer of employment is usually subject to your being given a clean bill of health. This may be required for employees over a certain age (e.g. 40 years) or for everyone in particular jobs, e.g. where good health is of paramount importance for safety reasons. Thereafter, a medical examination may be required periodically (e.g. every year or two) or when requested by your employer. Medical examinations may be required as a condition of membership of a company health, life insurance or pension scheme. Some companies insist on key employees having regular health screening, particularly senior managers and executives.

Part-time Job Restrictions

Restrictions on part-time employment for an employer other than your regular employer may be detailed in your employment conditions. Many Australian companies don't allow full-time employees to work part-time (i.e. moonlight) for another employer, particularly one in the same line of business. You may, however, be permitted to take a part-time teaching job or similar employment (or you can write a book).

Probationary & Notice Periods

For most jobs there's a probationary period, which may vary from two weeks for weekly paid employees to 13 weeks for permanent employees.

Your notice period normally depends on your method of salary payment, your employer, your profession and your length of service, and is detailed in your contract of employment and employment conditions. Probationary and notice periods apply equally to employers and employees. The notice period for weekly paid workers is usually as follows:

Length of Service	Notice Period
Less than 1 year	1 week
1 – 3 years	2 weeks
3 – 5 years	3 weeks
Over 5 years	4 weeks

Most monthly paid employees have a one-month (or four-week) notice period, which takes effect after any probationary period. Employees over 45 with more than two years' service are entitled to an extra week's notice or pay in lieu of notice. The notice period may be longer for executive or key employees, e.g. three or six months, or may be extended after a number of years' service (in which case it's noted in your employment conditions). If an employer doesn't give you the required notice in writing, he's liable to pay you in full for the period of official notice.

If you resign, you must usually do so in writing. If you resign or are given notice, your company may not require you to work your notice period, particularly if you're joining a competitor or your boss feels that you may be a disruptive influence on your colleagues. However, if he doesn't want you to work your notice, he must pay you in full for the notice period, plus any outstanding overtime or holiday entitlement.

If an employer goes bankrupt and cannot pay you, you may terminate your employment without notice, but your employer cannot legally do this. Other valid reasons for an employee **not** to give notice are assault or abuse of him or a colleague by the employer, and failure to pay or persistent delay in paying his wages. Nevertheless, employees can usually leave a job for any reason without giving notice and the chances of an employer having any legal rights worth enforcing are negligible. However, you may lose any bonuses or other monies owed to you, plus any possibility of receiving a reference.

Redundancy Pay

Redundancy (called retrenchment in Australia) has become a common occurrence in the last dozen or so years, particularly during the recession in the early '90s. Retrenchment is defined as 'where an employer has made a definite decision that he no longer wishes the job that an employee has been doing to be done by anyone, and this isn't due to the ordinary and customary turnover of labour'. Retrenched workers are entitled to severance pay in accordance with the Termination Change and Redundancy (TCR) case in 1984. The amount of severance pay (in terms of normal weeks' pay) for those employed under federal awards depends on the length of service of an employee, as shown below:

Length of Service	Severance Pay
Less than 1 year	0 weeks
1 – 2 years	4 weeks
2 –3 years	6 weeks
3 – 4 years	7 weeks
4 – 5 years	8 weeks
5 – 6 years	10 weeks
6–7 years	11 weeks
7 – 8 years	13 weeks
8 – 9 years	14 weeks
9 – 10 weeks	16 weeks
Over 10 years	10 weeks*

* Discounted by long service leave

Employees aged over 45 with more than two years' service are entitled to an extra week's notice or pay in lieu of notice. Severance pay is higher in some states, e.g. 16 weeks in New South Wales (NSW) plus an extra 25 per cent for those over 45. Many enterprise agreements allow for three or four weeks' pay for each year of service when an employee takes forced redundancy.

Severance pay may not exceed the amount an employee would have earned had he remained in employment until his normal retirement date. If an employee receives a superannuation payment (see page 345), the amount is generally deducted from the severance pay to which he's entitled.

The average severance pay for executives is usually around six months' salary, although some executives, managers and key personnel have a clause in their contract whereby they receive a generous 'golden handshake' if they're retrenched, e.g. after a take-over. Employers have no unfettered right to dismiss executives and must safeguard themselves against compensation claims by executives they sack. This applies even if they obtain an indemnifying deed of release, which is supposed to protect employers from further claims, demands or suits, when an employee accepts a retrenchment package.

When an employee has been notified of his retrenchment, he's allowed to take a day off each week with pay to look for another job. Employers must contact a Centrelink office (see page 33) and inform them of the number of proposed retrenchments, the category of employees affected, and the period over which the retrenchments will be made. Some companies provide 'outplacement' consultancy or agency services for employees who are retrenched. This includes advice and counselling on job prospects, investment (for employees fortunate enough to receive large redundancy payments), job hunting, retirement, retraining, setting up in business, and state benefits. Retrenched employees are entitled to a 'statement of employment' (reference). It's also possible for employees to take voluntary redundancy or early retirement and receive an early pension, e.g. in the event of ill health.

Australia has no unemployment benefit scheme, but unemployed people receive social security payments under either the Jobsearch or the Newstart schemes (see page 33).

References

Employers in Australia aren't legally obliged to provide employees with a written reference or 'statement of employment', except in the case of retrenchment. However, if you leave an employer on good terms, he usually provides a written reference on request. If your employer refuses to give you a written reference or gives you an unwarranted 'bad' reference, you should ask your immediate boss or a colleague for a personal reference.

In Australia, prospective employers may contact your previous employer (or employers) directly for a reference, either orally or written. This can be bad news for employees, as you have no idea what has been said about you and whether it's true or false. However, an employer cannot (legally) maliciously defame you, although should he do so verbally, it's almost impossible to sue him successfully.

CHECKLISTS

When negotiating your terms of employment for a job in Australia, the checklists on the following pages should prove helpful. The points listed under **General Positions** below apply to most jobs, while those listed under **Managerial & Executive Positions** (on page 78) usually apply only to executive and top managerial appointments.

General Positions

Salary

- Is the total salary adequate, taking into account the cost of living in Australia? Is it index-linked?
- Does it include an allowance for working (and living) in an expensive city (e.g. Sydney) or remote area?
- How often is the salary reviewed?
- Does the salary include commission and bonuses?

- Does the employer offer profit-sharing, share options or share-save schemes?
- Is overtime paid or time off given in lieu of extra hours worked?
- Is a 'golden hello' (i.e. a 'signing on' fee) paid?
- Is the total salary (including expenses) paid in Australian dollars or is it paid in another country (in a different currency) with expenses for living in Australia?

Relocation Expenses

- Are relocation expenses or a relocation allowance paid?
- Do the relocation expenses include travelling expenses for all family members?
- Is there an upper limit and, if so, is it adequate?
- Are you required to repay your relocation expenses (or a percentage) if you resign before a certain period has elapsed?
- Are you required to pay for your relocation expenses in advance?
- If employment is for a fixed period, are your relocation expenses paid when you leave Australia?
- If you aren't shipping household goods and furniture to Australia, is there an allowance for buying furniture locally?
- Do relocation expenses include the legal and estate agent's fees incurred when moving home?
- Does the employer use the services of a relocation consultant?

Accommodation

- Does the employer pay for a hotel (or pay a lodging allowance) until you find permanent accommodation?
- Is subsidised or free, temporary or permanent accommodation provided? If so, is it furnished or unfurnished?
- Must you pay for utilities such as electricity, gas and water?
- If accommodation isn't provided by the employer, is assistance in finding suitable accommodation given? What does it consist of?
- What does accommodation cost?
- While living in temporary accommodation, are you paid travelling expenses to your permanent home? How far is it from your place of employment?
- Are your expenses paid while looking for accommodation?

Working Hours

- What are the weekly or monthly working hours?

- Does the employer operate a flexi-time system? If so, what are the fixed (core time) working hours? How early must you start? Can you carry forward extra hours worked and take time off at a later date (or carry forward a deficit and make it up later)?
- Are you required to clock in and out of work?
- Can you choose to take time off in lieu of overtime worked or to be paid for it?

Part-time or Periodic Working

- Is part-time or school term-time working permitted?
- Are working hours flexible or is part-time working from home permitted?
- Does the employer have a job-sharing scheme?
- Are extended career breaks permitted with no loss of grade, seniority or salary?

Leave Entitlement

- What is the annual leave entitlement? Does it increase with age or number of years worked?
- What are the paid public holidays?
- Is free air travel to your home country or elsewhere provided for you and your family and, if so, how often? Are other holiday travel discounts provided?
- Is maternity/paternity leave provided?

Insurance

- Is health insurance or regular health screening provided for you and your family? If so, what does it include?
- Is free life assurance provided?
- Is accident or any special insurance provided by the employer?
- For how long is your salary paid if you're ill or have an accident?

Company Pension (Superannuation)

- Is there a company superannuation fund?
- Can you pay a lump sum into the fund in order to receive a full or higher pension?
- What are the rules regarding early retirement?
- Is the pension index-linked and based on your final salary?
- Do the pension rules apply equally to full and part-time employees?

Employer

- What are the employer's prospects?
- Are his profitability and growth rate favourable?
- Does he have a good reputation?
- Does he have a high staff turnover and, if so, why?

Women

- What is the employer's policy regarding equal opportunities for women?
- How many women hold positions in middle and senior management or at board level (if the percentage is low in relation to the number of women employees, perhaps you should be wary if you're a career woman)?
- Is paid maternity leave provided and, if so, for how many weeks?

Training

- What initial or career training does the employer provide?
- Is training provided in-house or externally and does the employer pay for training or education overseas, if necessary?
- Does the employer have an on-going training programme for employees in your trade or profession (e.g. language, management or technical)? Is the employer's training recognised for its excellence (or otherwise)?
- Does the employer pay for part or all of non-essential education, e.g. a computer or language course?
- Does the employer allow paid day release for you to attend a degree course or other studies?

Other Terms

- What are the promotion prospects?
- Does the employer provide a free nursery or crèche for children below school age or a day care centre for elderly relatives?
- Are free or subsidised English lessons provided for you and your spouse (if necessary)?
- Is a free or subsidised employee restaurant provided? If not, is a lunch allowance paid? Is any provision made for shift workers, i.e. breakfast or evening meals?
- Is a travelling allowance paid from your Australian home to your place of work?
- If the job involves a lot of air travel, are you entitled to claim frequent-flyer points?

- Is free or subsidised parking provided at your place of work?
- Are free work clothes, overalls or a uniform provided? Does the employer pay for the cleaning of work clothes?
- Does the employer offer inexpensive or interest-free home loans or mortgage assistance? An inexpensive home loan can be worth $thousands a year.
- Is a company car provided? What sort of car? Can it be used privately, and if so, does the employer pay for petrol?
- Does the employer provide fringe benefits such as subsidised in-house banking services, a car discount scheme, cheap petrol, employees' discount shop, product discounts, travel discounts, free sports and social facilities, and subsidised tickets for social and sports events?
- Do you have a written list of your job responsibilities?
- Have the employment conditions been confirmed in writing?
- If a dispute arises over your salary or working conditions, under the law of which country will your contract be interpreted?

Managerial & Executive Positions

Many companies offer a number of benefits (often referred to as perks) for executives, managers and key personnel, and it isn't unusual for the perks of board members to comprise as much as half their total remuneration. Since the introduction of fringe benefits tax (see page 396), employees must pay tax on fringe benefits and you should therefore check their net value. Employees being relocated to Australia by their overseas employers are exempt from paying tax on some fringe benefits.

- Is private schooling paid for or subsidised by the employer? If necessary or desired, does the employer pay for a boarding school in Australia or another country?
- Is the salary index linked or protected against devaluation and cost of living increases? (This is particularly important if you're paid in a foreign currency that fluctuates wildly or could be devalued.) Are you paid an overseas allowance for working in Australia?
- Is there an executive superannuation scheme? The Australian Taxation Office has clamped down on salary sacrifice packages, whereby executives and other highly-paid employees 'exchange' a large part of their salaries for higher superannuation payments.
- Is a housing allowance paid or a rent-free house or apartment provided?
- Are paid holidays (perhaps in a company-owned house or apartment) or 'business' conferences in exotic places provided?
- Are the costs incurred by a move to Australia reimbursed? For example, the cost of selling your home, employing an agent to let it for you or storing household effects.

- Does the employer pay for domestic help or contribute to the cost of a servant or cook?
- Is a car provided (possibly with a chauffeur)?
- Are you entitled to any miscellaneous benefits such as free credit cards, private club membership or tickets for sports events and shows?
- Is there an entertainment allowance?
- Is extra compensation paid if you're made redundant or fired? (Redundancy or severance payments are compulsory for all employees in Australia, subject to length of service, but executives often receive a generous 'golden handshake' if they're made redundant, e.g. after a take-over.)

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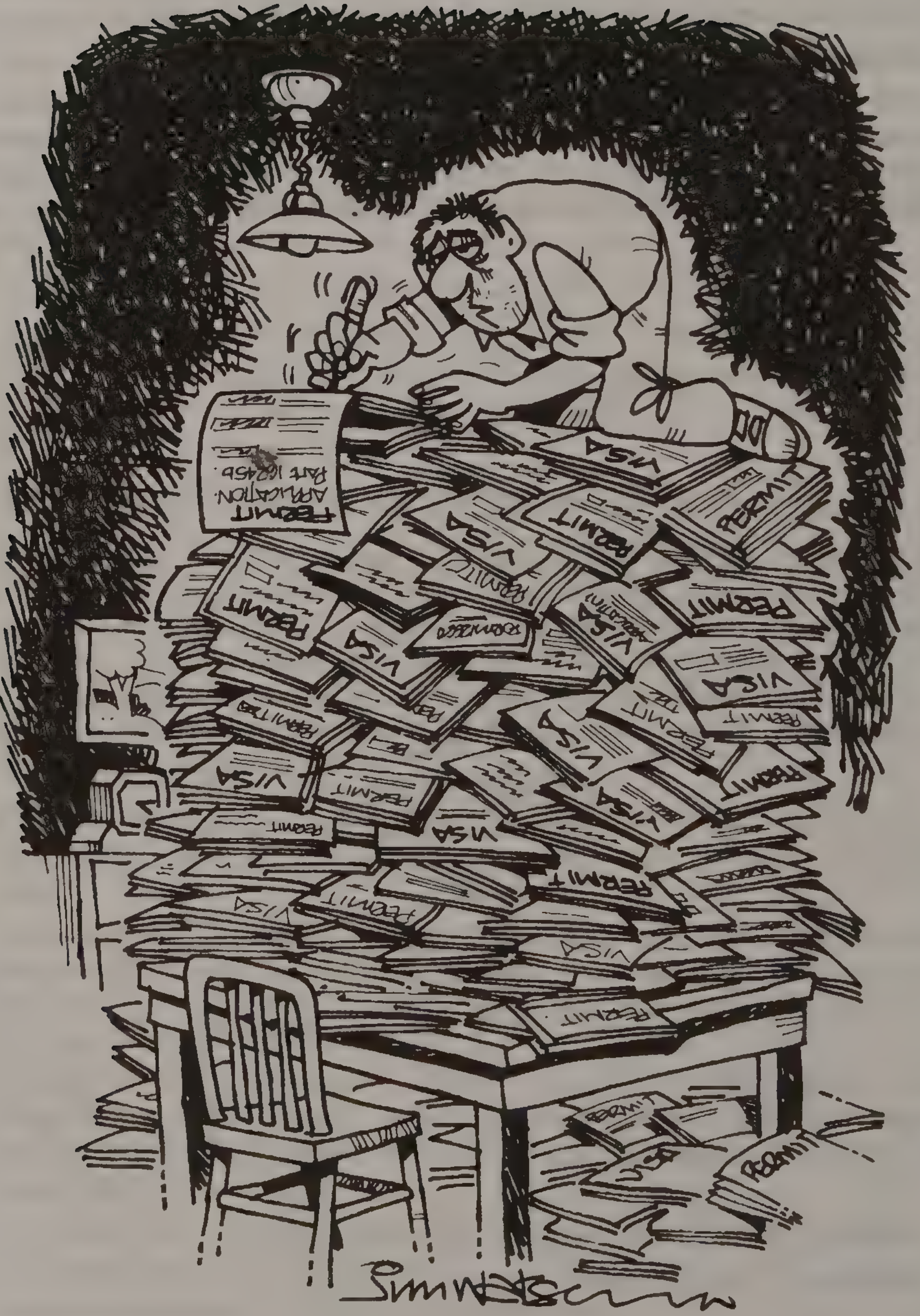
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3.

PERMITS & VISAS

With the exception of New Zealanders, anyone wishing to enter Australia for any purpose requires a visa (see Visas below). New Zealanders receive a 'special category visa' on arrival and nothing is stamped in their passports; there are no formalities and they can live and work in Australia for as long as they wish. **Before making any plans to live or work in (or even travel to) Australia, you must ensure that you have the appropriate visa, without which you will be refused permission to enter the country and sent back to your home country at your own expense.**

Australia is a nation of migrants and only the 1.5 per cent of Aboriginals represent the indigenous population; everyone else is an immigrant or descended from an immigrant. After the Second World War Australia instituted a mass immigration policy ('populate or perish') and accepted virtually anybody who applied, even providing assisted passages whereby migrants paid only a small sum (e.g. £10 in the UK) towards their fare to Australia. However, immigration policy has altered dramatically since then and Australia's entry qualifications for independent migrants (those without family in Australia) are now among the most stringent in the world. In the '60s, Australia accepted around 140,000 migrants a year, peaking at 172,000 in 1988, but in the '90s the quota was reduced considerably, although a review of immigration policy found that it was too low, particularly regarding skilled migrants, and could stifle economic growth. In the period 2005–06 there was an allocation of 120,000 places to migrants, around 78,000 of them to skilled migrants.

Immigration is a sensitive subject in Australia, where the majority of people are against large-scale immigration (although many believe that it provides significant benefits for the country and stimulates economic growth). Migrants bring $billions into Australia each year and migration is the country's third-largest foreign currency earner, after tourism and agriculture, to say nothing of the wealth created by migrants. However, over-crowding and over-population and damage to Australia's culture and environment are among the arguments frequently cited by those opposed to large-scale immigration. Despite its vast size, Australia has a relatively small population (just over 20 million) but is nevertheless considered by many Australians to be over-populated owing to its lack of productive land, shortage of water and generally overcrowded cities.

Many Australians feel that migrants are a strain on the economy and take jobs away from native Australians, a view which has become more prominent in recent years. The ethnic background of migrants is also a thorny issue and although race and ethnic origin aren't officially immigration criteria, almost half of Australians believe that the country accepts too many Asians, and some would also like fewer migrants from the Middle East (settlers from Africa, Asia and the Middle East have borne the brunt of the government's cuts in immigration in recent years).

There's a huge unsatisfied demand for emigration to Australia, which is much more difficult than emigrating to Canada, New Zealand, South Africa or the US (the regulations are designed to keep people out rather than let them in). It's becoming increasingly difficult to obtain a visa as an independent migrant and it's also more difficult (or impossible) for immigrants who don't speak fluent English. Australian missions receive over a million enquiries a year and over 400,000 applications, of which around a quarter are accepted for immigration.

The information in this chapter is intended as a guide only and the rules and regulations concerning visas change frequently, as well as sometimes being ambiguous, confusing and vague. It's important to check the latest regulations with an Australian mission or immigration consultant (such as The Emigration Group – see inside covers) before making a visa application.

VISAS

With the exception of New Zealanders (see above), anyone wishing to enter Australia must obtain a visa before arrival in the country. The type of visa issued depends on the reason for your planned trip to Australia, which may be anything from a few weeks holiday or a short business trip to permanent residence. Note the following general points:

- There are four main categories of visa: visitor, temporary residence, migration and residence (described in detail below).
- Multiple-entry visas are issued to those who need to visit Australia frequently over a long period, such as businessmen, entertainers, the parents of children living there and sportsmen.
- There are fees for almost all visas.
- The processing of visa applications in some categories can take a considerable time in some countries owing to the large number of applications to be processed, and approval can take anything from a few weeks to a number of years.

Information about visas, charges and forms can be obtained from offices of the Department of Immigration and Multicultural and Indigenous Affairs (DIMIA) in Australia (💻 www.immi.gov.au) and Australian missions overseas. General information about visa applications is contained in *Making and Processing Visa Applications* (form 1025i).

Applications

It's important to obtain and complete the correct form, pay the correct fee and satisfy other requirements such as being inside or outside Australia, as required.

For most visas where an application is made overseas, you must be outside Australia when a decision is made and for visa applications in Australia, you must be in Australia when the decision is made. If you make a visa application in Australia, you must ensure that you have a visa to return **before** leaving the country; otherwise, if your application is refused, you may have no right of review. If you apply for a visa in Australia, you're usually granted a bridging visa to remain within the law if your current visa expires while a decision is being made regarding your application.

You must be careful to indicate the visa class under which you wish to be considered, as your application cannot be considered under any class other than the one noted on your application form. An *Application for Migration to Australia* form (47) must be completed by all applicants wishing to travel to Australia to live permanently and applications must be sent or delivered to a DIMIA office or an Australian mission overseas with all relevant documentation and the fee.

Family members who apply at the same time can usually apply on the same form and pay just one fee (a child born after an application is made, but before it's decided, is included in the parents' application). In certain circumstances, a spouse or dependent child can be added to an application.

Applications for some visas, such as visitors' visas, may be decided while you wait. In this case, if you're granted a visa you're usually given a visa label in your passport. If your application for a visitors' visa is refused, you're given a notice of refusal. For all other visas, you're notified of the decision by letter. If you're refused a visa, you're notified why and, if applicable, where you can apply for a review of the decision and the time limit for doing so.

If you plan to travel to or from Australia while your visa application is being considered (assuming this is possible), you should inform the DIMIA, as a visa will be refused if you're in the 'wrong place' when a decision is made.

Extensions & Restrictions

If you wish to stay longer than your visa allows, you should apply for another visa. If your visa expires while you're in Australia and you haven't applied for an extension, you're committing a criminal offence and can be fined, given a suspended prison sentence of up to six months or even deported. If you're deported, you're usually barred from entering Australia for one to three years. People deported for criminal or security reasons are permanently excluded. If a visa is granted subject to certain conditions, e.g. restrictions on work or study, you must abide by those conditions or your visa may be cancelled. If you wish to change your visa status, e.g. from a visitor to a student, you must leave the country and make a new application while overseas.

VISITORS

A visitor's visa is normally valid for three months, but people on business visits or undergoing medical treatment and the retired parents of an Australian citizen can obtain a visitor's visa valid for 12 months. If you're applying for a long-stay visitor's visa, you must be able to show that you have access to adequate funds, although the amount is lower if you will be staying with friends or family in Australia.

Nationals of certain countries can obtain three-month visas on the spot from travel agents (see **Electronic Travel Authority** below) and at Australian missions (if you're applying by post you should allow a minimum of three weeks in most countries). Many travel agents and companies provide a visa application service for visitors, although there's usually a fee in addition to any visa fee levied by the Australian government.

It isn't necessary to make a separate application for a child who's included on a parent's passport. Your passport must be valid for the period of your proposed stay in Australia.

If applicable, ensure that your visa allows multiple entries within its period of validity, when it should be marked 'multiple travel'.

A visitor's visa for stays of up to three months carries a fee of either $65 or $170, a visa allowing stays of up to a year costs $65 or $200.

Visitors to Australia are required to sign a declaration stating that they 'have never had tuberculosis or any serious condition likely to endanger or be a cost to Australia'.

Electronic Travel Authority

Australia has one of the most efficient visa processing systems in the world for visitors planning to spend up to three months there, called Electronic Travel Authority (ETA). The ETA system builds on the Advanced Passenger Clearance (APC) system whereby Qantas passengers arriving at Sydney airport can be cleared in as little as 20 seconds! It's designed to fast-track passengers at airports through immigration and customs processing, and has substantially reduced the time taken to process passengers. It also allows passengers on certain flights to Australia to complete their immigration and customs processing while in the air. On arrival, electronic cards containing passenger details are simply 'swiped' through an immigration card reader.

Citizens of the following countries are eligible for an ETA visa: Andorra, Austria, Belgium, Brunei, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Iceland, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Malaysia, Malta, Monaco, the Netherlands, Norway, Portugal, San Marino, Singapore, South Korea, Spain, Sweden, Switzerland, the UK, the US and the Vatican City. (There are plans to scrap visitors' visas for visitors from 'low risk' countries, i.e. rich countries such as Canada, Japan and the US, whose nationals usually have little intention of overstaying their permitted period in Australia.)

Under the ETA system travellers can obtain visitors' visas at the same time as they make their travel arrangements. Travel agents using the ETA system simply enter your passport number into a computer system linked to the Australian immigration database and receive a confirmation within seconds. No stamp is placed in your passport. To qualify, you must travel to Australia on a participating airline (includes most major airlines) or a cruise ship.

An ETA visa is usually issued free of charge (although agents may levy a fee, and for certain business classes there's a charge of $65) and is valid for a single entry into Australia within a year of issue.

In mid-2001, the Australian government introduced an online ETA application (💻 www.eta.immi.gov.au) whereby for a fee of $20 payable by credit card only, you can be issued with an ETA visa online. Your application is processed while you're online and you're informed of the result of your application before logging off. As part of the application and approval process, you're issued with a reference number and you can check the status of your application and approval at any time on the site.

It's possible to obtain an extension for a visitor's visa under certain circumstances, although you must apply before your visa expires and must have a good reason. **Visitors aren't permitted to engage in any type of employment or formal study**. They may, however, undertake non-formal study involving short-term courses of up to three months which are recreational or 'personal-enrichment' in nature and aren't subsidised by any government.

The ETA system is eventually intended to replace visa application forms and labels or stamps in passports, although if you require a passport stamp you must complete an *Application to Visit Australia for Tourism* (form 48).

Business Visitors

Business visitors require either a temporary business entry (short stay) or a temporary business entry (long stay) visa, depending on the length of their proposed stay. The latter is classed as a temporary residence visa (see **Businesspeople** on page 89). The business in question must have been agreed by the Australian Government Office, although a business visa also allows you to visit Australia to look for business opportunities, assess business conditions, act as a consultant, attend meetings and sign contracts. Nationals of eligible countries (see the list above) can obtain a business ETA valid for the life of their passport; others must complete form 456, *Application for a Temporary Business Entry Visa (for a stay of up to three months*). A temporary business entry (short stay) visa costs $65.

Medical Treatment

A visitor's visa is required if you're coming to Australia for medical treatment. Two visas are available: for visits of up to three months and for visits over three months. Medical treatment includes either elective or emergency treatment. You must:

- Provide documentary evidence that you can pay for medical treatment.
- Make arrangements for hospital accommodation and treatment in advance.
- Receive significant benefit from such treatment in Australia.
- Not pose a public health risk, e.g. because of a contagious disease.

If you're applying for an extension of stay for medical treatment, you need to meet the above criteria and present evidence that:

- Arrangements have been made with a doctor and/or hospital to provide you with medical and/or hospital care, i.e. a firm date for treatment has been made.

- Arrangements have been made to pay the full unsubsidised cost of treatment and you can demonstrate you have the means to pay.
- If treatment is in a public hospital, the state or territory medical authorities have agreed to your admission and treatment.

If the purpose of your intended stay in Australia is to provide comfort and support to a person seeking medical treatment, you should also apply for a medical treatment visa.

TEMPORARY RESIDENTS

Certain categories of skilled worker and professional are permitted to enter Australia for a fixed period (e.g. the duration of a contract) of up to four years to take up employment where it can be shown that a job cannot be filled by a resident. There are no set quotas for most temporary workers, who may be engaged in a wide range of occupations and include academic staff; domestic staff; entertainers; executive, professional and technical people; foreign government officials; media and film staff; medical practitioners; occupational trainees; religious personnel; retirees; sportsmen/women; and working holidaymakers. Requirements for some of these categories of worker are detailed below. Students must also obtain a temporary residence visa (see page 92).

Applications for temporary residence visas are granted provided that:

- The prospective employer provides sponsorship (see below) and pays the fees (see **Fees** on page 114).
- The required skills are shown to be unavailable in Australia.
- The job is full time.
- The pay and conditions aren't less than the normal pay and conditions for such a job in Australia.
- The employment of a temporary resident isn't a substitute for training Australian or permanent residents for such a position.
- The position isn't for an unskilled or semi-skilled job.
- You meet certain health and character requirements, as for migrants (see page 97).

If you receive a temporary residence visa permitting you to work in Australia and your spouse is named on the application as your dependant, he or she is also permitted to work in Australia. A temporary residence visa isn't automatically renewable and no change of job or sponsor is allowed after entry into Australia. Anyone in Australia for less than six months must have private health insurance unless their country of citizenship has a reciprocal health agreement with Australia. Information about non-business temporary residence visas is provided in *Temporary Residence in Australia - non-business – General Guide* (form 986i).

Applications are made using form 147 *Application for a Temporary Residence Visa (non-business)*. Applicants may be required to have a medical examination and chest X-ray before a visa is granted, although this isn't usual when the intended stay is 12 months or less. Some types of temporary residence visa require a fee and most require sponsorship (see below and **Fees** on page 114).

Applicants are expected to stay for the full period of their planned stay. In most cases, temporary residents are granted a multiple entry visa for the period of their approved stay. Temporary visa holders have no access to social welfare benefits or national public health cover while they're in Australia.

Sponsorship

Many temporary residents must be sponsored (or require a nomination, written invitation or a sponsor's undertaking to support an application), e.g. by a prospective employer or organisation, as shown in the table below, which also indicates whether a sponsorship fee (see **Fees** on page 114) is payable.

Temporary workers seeking to work in Australia for longer than four months must be sponsored by their prospective employer. The sponsor must lodge a *Sponsorship for Entry to Australia for Temporary Residents* form. Sponsoring employers must have a satisfactory record of training staff and show that there's no resident person available with the required skills. The sponsor must be willing to accept financial and legal responsibility for the temporary resident and is also responsible for his welfare and accommodation. If the sponsor is an employer, any salary paid must be guaranteed and must fall within the industry pay awards for the job.

Number	Visa Type	Fee	Sponsorship
405	Investor Retirement	Yes	No
411	Exchange	No	No
415	Foreign Government Agency	Yes	Yes (1)
416	Special Program	Yes	No
417	Working Holiday	Yes	No
418	Educational/Research	Yes	Yes (1)
419	Visiting Academic	Yes	No
420/421	Cultural & Social Activities	Yes (2)	Yes (1)
422	Medical Practitioner	Yes	Yes
423	Media and Film Staff	Yes	Yes (1)
424	Public Lecturer	Yes	Yes (1)
425	Family Relationship	Yes	Yes (3)
426	Domestic Worker (Diplomatic/Consular)	Yes	No

427	Domestic Worker (Overseas Executive)	Yes	Yes (4)
428	Religious Worker	Yes	Yes
430	Supported Dependant	Yes	Yes
432	Expatriate	Yes	Yes (3)
442	Occupational Trainee	Yes	No
456	Business Entry (Short Stay)	Yes	No
457	Business Entry (Long Stay)	Yes	Yes

NOTES

1. Formal sponsorship is required if the stay in Australia exceeds three months.
2. Fee applies only to professional sportspeople.
3. Family/company undertaking required.
4. Must have been included in the sponsorship of the overseas executive.

Businesspeople

The Temporary Business Entry (Long Stay) visa caters for business visits to Australia of between three months and four years for:

- Personnel (executives, managers and specialists) of companies operating in Australia.
- Personnel of offshore companies seeking to establish a branch in Australia, fulfil a contract awarded to an offshore company or participate in joint ventures.
- Personnel coming to Australia under a labour or Invest Australia-supported skills agreement.

Special arrangements exist for employers in regional and low population growth areas across Australia. These arrangements help employers who may not otherwise be able to meet minimum salary and skill requirements for employees.

You don't have to be in Australia to apply for a Temporary Business Entry (Long Stay) visa, although you cannot apply at an Australian overseas mission. Applications must be made via the internet or in written (hard-copy) form to a departmental office in Australia. Further information and application forms are available on the DIMIA website.

Cultural & Social Activities

The cultural and social activities visa class applies to the following:

Entertainers

People involved in a wide range of social and cultural events and activities may be eligible for a visa, depending on the availability of Australians to fill the positions. You may not change your employer or change the times or places of engagements in Australia without permission.

Lecturers

Professional lecturers or experts in particular subjects invited to make public presentations can apply for this visa. You cannot change your employer without permission.

Media & Film Staff

This visa applies to correspondents and other professional media staff members posted to Australia by overseas news organisations, and photographers and film and TV crews making documentaries or commercials for overseas consumption. You cannot change your employer without permission.

Religious Workers

For religious workers, including ministers, priests and spiritual leaders, visiting to serve the spiritual needs of people of their particular faith in Australia.

Sportspeople

Amateur or professional sportspeople coming to Australia to engage in competition with Australian residents and to improve general sporting standards through high calibre competition and training. Sponsorship or letters of invitation may be necessary, depending on the activity and length of stay in Australia. Holders must sign a declaration that on arrival in Australia they will have a return or onward ticket and sufficient funds to support themselves (and any family members accompanying them) for the duration of their stay. You cannot change your employer without permission.

Others

People coming to Australia under approved programmes to broaden their work experience and skills (generally youth exchanges or a 'gap' year between secondary and higher education) may be eligible for a visa. This includes young people coming to Australia under a Churchill Fellowship to broaden their experience and understanding of the country, generally in the context of a youth exchange programme or to take part in a community-based programme of cultural enrichment or community benefit. You may not change your employer or occupation without permission and are permitted to stay in Australia for a maximum of 12 months.

Domestic Workers

A domestic worker's visa visa calss applies to domestic staff for diplomats and consular staff posted to Australia, of whom written approval is required from the Department of Foreign Affairs and Trade (DFAT), and domestic staff of certain holders of a Temporary Business Entry (Long Stay) visa. A visa may be granted only if it can be shown that the entry of domestic staff is necessary for the proper discharge of the executive's representational duties. Domestic workers may not change employers or remain in Australia after the permanent departure of their employer.

Educational Staff

An educational visa applies to the following:

Educational Institution Staff

Full-time staff for educational and research institutions or organisations to fill academic, research and teaching positions that cannot be filled from within the Australian labour market. You cannot change your employer without permission.

Foreign Government Officials

Foreign government officials who are to conduct official business on behalf of their government for up to three months when the officials don't have diplomatic or official status in Australia.

Occupational Trainees

People undergoing training in Australia compatible with their employment history. The training should be to upgrade existing skills and be readily usable on return to the applicant's home country. Holders may not work in Australia other than in relation to their course of training.

Visiting Academics

People whose presence in Australia will contribute to the sharing of research knowledge. You may not receive a salary from the host institution in Australia.

Expatriates

An expatriate visa allows the temporary stay of certain spouses or dependants of people employed by international companies in remote locations in Southeast Asia, the South Pacific or Papua New Guinea. They may not perform any work in Australia.

Retirees

The investor retirement visa (formerly the retirement visa) offers a way for retired people with significant assets to live and invest their money in Australia. You can apply for an investor retirement visa provided that you meet all the following conditions:

- Are 55 or older.
- Are sponsored by an Australian state or territory government agency.
- Have no dependants other than a spouse.
- Are married or in a *de facto* relationship, and your partner has no dependants.
- Have minimum assets legally owned and lawfully aquired by you, or you and your spouse, available for transfer to Australia, the amount depending on where you intend to live in Australia (generally between $500,000 and $750,000).
- Have a minimum income (e.g. a pension) that can be accessed by you or you and your spouse, the amount depending on where you intend to live in Australia (generally between $50,000 and $65,000 per year).
- Are able to make a designated investment in your name or your and your spouse's names in the state or territory in which you've been sponsored, the amount depending on where you intend to live in Australia (generally between $500,000 and $750,000).
- Have evidence that you, and your spouse if applicable, have adequate health insurance for the period of your intended stay in Australia.
- Have no intention of working full time in Australia (you, and your spouse if applicable, will be allowed to work only up to 20 hours per week while in Australia).
- Are in good health and of good character.

The visa is initially issued for four years, and before your visa expires you can apply for another four-year visa. The investor retirement visa is temporary only, and doesn't lead to permanent residence or citizenship. It confers no right to Medicare or social security benefits. The Department of Immigration and Multicultural and Indigenous affairs website has a full list of those areas of Australia currently deemed to be regional/low population growth areas, which attract lower income requirements for this visa.

Students

Although in effect a form of temporary residence visa, student visas are covered by their own eligibility rules. Foreign students require a student visa (costing $410), which is issued after acceptance on a course and payment of at least half the first year's annual fees. There are seven types of student visa:

- **Independent ELICOS** – For overseas students studying English for Overseas Students.
- **Schools** – For students at primary or secondary school.
- **Vocation Education and Training** – For certificate and diploma students.
- **Higher Education** – For students studying for a bachelor degree or a graduate certificate or diploma.
- **Masters and Doctorate**.
- **Non-award Foundation Studies/Other** – For students on courses that don't lead to a degree or other formal award.
- **AusAID or Defence Sponsored**.

Courses that qualify for a student visa include tertiary level studies at universities or colleges; courses at Technical and Further Education (TAFE) colleges; English-language courses; occupational or religious training; business study or training, e.g. secretarial and business courses; short courses at universities or colleges of advanced education; and study exchange arrangements between Australian and overseas educational establishments.

Students must have the financial resources to meet tuition fees (scholarships are available), return fares to Australia and day-to-day living expenses for the duration of their course – estimated in 2005 to be from $10,000 to $17,500 or more per year for a single person depending on where you're studying. Students should also have Overseas Student Health Cover (OSCH) or alternative private health insurance.

Secondary-level applicants for non-government schools must first obtain an offer of a place, which must be confirmed by a letter from the school. Full fee-paying students from so-called 'gazetted' countries (with a lower risk of students overstaying their visas) should lodge their application for a visa **after** they've enrolled and obtained an *Acceptance Advice Form* (*AAF*). Full fee-paying students from non-gazetted countries should lodge their application for a visa **before** paying tuition fees, confirming enrolment and obtaining an *AAF*.

Students must usually be attending full-time courses, but are permitted to take part-time jobs of up to 20 hours a week to help cover their living costs, plus a full-time job during the summer break. The spouse of a postgraduate student may be permitted to work full time and other dependants up to 20 hours a week. However, if you wish to work you should apply for a visa that includes 'permission to work' (see **Fees** on page 114).

In order to retain a student visa, you must have a satisfactory attendance and academic results record. On completion of your course, you must leave Australia when your visa expires, for which an undertaking must be given in writing. It isn't possible to switch from a visitor's visa to a student visa while in Australia.

Information about student visas is provided in *Student Entry to Australia* (form 1160i) and *Application for a Student (Temporary) Visa* (forms 157a).

Supported Dependants

The supported dependant visa allows the temporary stay of certain dependants of people entitled to remain permanently in Australia. The supporter must complete a *Declaration of Support,* with documentary evidence of the family relationship.

Working Holidaymakers

The working holiday visa is the largest visa category for temporary residents and accounts for around 45 per cent of the total. Concerns have been voiced in Australia over jobs being taken from Australians by working holidaymakers; however, the farming industry, particularly fruit and vegetable picking, relies to a large extent on working holidaymakers to harvest crops. In 1997, a parliamentary committee decided that visitors on working holiday visas **do** take jobs from young Australians, despite evidence to the contrary showing that they take jobs where Australians either lack the necessary skills, are unwilling to take jobs or local labour isn't available. But statistics also show that those on working holiday visas inject around $1.3 billion a year (2004/05) into the economy and many businesses in the tourist industry would be hard hit without them (creating unemployment). There's no cap on the number of working holiday visas issued.

Eligibility

Working holiday visas are available to single people and childless couples between the ages of 18 and 30. The purpose of the working holiday visa is to allow young people the opportunity to visit Australia and supplement their travels through casual employment. Those eligible for a working holiday visa include (spring 2005) nationals of Canada, Denmark, Estonia, Germany, Ireland, Italy, Japan, Malta, the Netherlands, Norway, South Korea, Sweden and the UK. If you hold a British, Canadian, Dutch or Irish passport you may apply in any country; others must apply in the country of their nationality. Applicants must satisfy the following criteria:

- The prime purpose of the visit is a temporary stay in Australia and permanent residence isn't intended.
- Employment is incidental to the holiday and is to be used to supplement the money that you bring with you.
- Employment hasn't been arranged in advance except on a private basis and on your own initiative.
- There's a reasonable prospect of your obtaining temporary employment to supplement your funds.
- You can show that you have reasonable funds to support yourself for some of your time in Australia and pay for your return air fare. The

minimum amount required is around £2,000 in the UK, although it isn't necessary to have a return ticket at the time of your entry into Australia. It helps to have relatives or friends in Australia who can provide extra funds if necessary.

- You meet normal character requirements and health standards, where necessary.
- Full-time employment isn't taken for more than three months with one employer.
- You don't remain in Australia longer than 12 months and leave Australia when your working holiday visa has expired.
- You don't remain in Australia longer than 12 months.
- You sign a declaration not to undertake any studies in Australia apart from an English language course of a maximum of ten weeks.

From November 2005, individuals who do three months of harvest work in Australia will be able to apply for a second working holiday visa. People from all countries with which Australia has a working holiday agreement will be eligible.

Applications can be made in person or by post (preferred). You should apply for a working holiday visa at least four to five weeks before your intended departure date, and, if you're applying by post you should send documents by recorded delivery. If your application is approved, your visa is valid for 12 months from the date of first entry to Australia. If your first arrival date in Australia won't allow you to have your full 12 months there, you can apply for an extension, although there's a fee. If you plan to apply for an extension, you should apply around two months before the expiry of your temporary entry permit. An extension of stay beyond 12 months after your first entry isn't possible.

Young Relatives

A family relationship visa allows unmarried young people under the age of 18 to undertake an extended holiday with relatives or close family friends who are Australian citizens or residents. They may not perform any work in Australia.

MIGRANTS

Applying for a visa as a migrant (i.e. for permanent residence) is confusing, difficult, expensive and time consuming, and this has spawned a wealth of migration consultants and keeps thousands of civil servants in 'employment'. **The Australian government is constantly changing the rules and sometimes introduces retrospective changes that apply to applications already lodged (but not processed). Before making an application, check the latest regulations and criteria for visa applications.** Even when new requirements have been announced, they may not be introduced for many months or even years, and could even be rejected by the upper house (Senate) of the Australian parliament after being passed by the lower house.

To be accepted for migration to Australia you must meet the personal and occupational requirements of the category for which you're applying, and be of good health and character (see page 97). The Australian migration programme (often spelled program) is divided into two main categories: migration and humanitarian. Migration is split into the following 'streams':

- Family migration, where people can be sponsored by a relative who's an Australian citizen or a permanent resident.
- Skilled migration, with categories for people with particular business or work skills or 'outstanding talents' and a separate quota for states or territories with particular skill shortages.
- Special eligibility migration, covering former citizens or residents wanting to return to Australia, and also certain New Zealanders (not covered in detail in this book).

The Department of Immigration and Multicultural and Indigenous Affairs (DIMIA) offers an enquiry service (☎ local call rate 13-1881 or 💻 www.immi.gov.au) for further information. The form *Migrating to Australia – Who can migrate?* (957i) contains general information about migration and the various categories. An *Application for Migration to Australia* form (47) must be completed by all applicants wishing to travel to Australia to live permanently. There's a fee (e.g. around £5 in the UK) for this form and the information package. If you wish to inquire about an application it must be made in writing, quoting your DIMIA file number, although you may telephone the DIMIA and enquire about the progress of your application (but this can delay its processing).

Application fees for migrant visas are high (see **Fees** on page 114) and aren't refundable, so you should ensure that you have a **very** good chance of being accepted before making an application (otherwise you would be better off spending your money on lottery tickets!).

Never make any firm plans or arrangements (such as travel arrangements, selling your home or resigning your job) in the expectation that your visa application will be granted. Even when an application appears to be going smoothly it can still be delayed or even rejected at the last minute, e.g. on health grounds.

Waiting Period

It can take a long time to receive a migrant visa. **A two-year waiting period has been introduced in recent years before most migrants can claim social security benefits, which has caused many unemployed migrants to become destitute and homeless (particularly those from Third World countries with little money).**

However, if you're really keen to go and you meet the criteria for the category of visa for which you're applying (see below), you usually get your visa in the end. You should be prepared for a lot of questions and demands for additional paperwork from immigration officials. If your application is pooled (which applies to visas in categories subject to a 'points test' – see page 110) or if processing of the class of visa is suspended, your application is delayed indefinitely and may eventually be refused.

The processing time for migration applications varies according to the country where you're applying, the number of applicants and your migrant category; for example, skilled migrants are given priority. In certain circumstances, e.g. for compassionate reasons, an application can be expedited, although no guarantees are given.

Quotas

The Australian migration year runs from 1st July to 30th June (the same as the Australian financial year) and each year the federal government announces the quotas for the coming year (although it isn't an exact science). All applications for categories where a quota (or capping) applies are processed on a 'first come, first served' basis. When a cap is reached for the current immigration year, the granting of visas is suspended, although processing continues and applicants are granted visas when the new immigration year commences (and a new quota is allocated). The following quotas were for the year 2004/05:

Stream	Quota
Family	c. 42,000
Skilled	c. 72,100
Skilled Independent Regional Additional Places	c. 5,000
Special Eligibility	c. 900

An overall quota of between 130,000 and 140,000, with a skilled stream of around 97,500, has been anounced for 2005/06 but other figures aren't yet available. In any case, migration planning figures can never be exact, as some categories (particularly within the skilled stream) are demand-driven. There's no upper limit placed on the number of migrants who can qualify in demand-driven categories, where, if you meet the criteria, you're accepted.

Health & Character Checks

Applicants for migration visas must pass health and character checks before they're granted a visa.

Medical Examination

All applicants (and their family members) for permanent or long-term temporary residence (over 12 months), plus short-term temporary applicants if their health is of 'special significance', are required to undergo a medical examination. This includes an X-ray for those aged 11 or older, an HIV/AIDS test for those aged 15 or over, and tuberculosis (TB) screening for those aged 11 or over (and for those under 11 if it's suspected that they have, or have had, TB). Hepatitis B screening is compulsory if the applicant is pregnant, a child for adoption or an unaccompanied refugee minor. Pregnancy must be declared by prospective migrants. A long-term or serious illness or condition suffered by you or a dependent could void your application, e.g. if you have a child who requires special schooling.

Results of the examination are sent to the Department of Health in Australia and can take around six weeks to be assessed. Your case officer provides you with instructions and forms for your medical examination after you've lodged your application and during its processing.

Medical certificates are valid for only 12 months, and you're therefore required to make your initial entry into Australia within 12 months of your medical or police (see below) clearance date, whichever occurs first.

Statement of Good Character

One of the requirements for entry into Australia is that you be of good character. Applicants aged 16 to 65 who have lived in their present country for over 12 months in the last ten years must obtain a 'police certificate' detailing any criminal convictions. The police certificate can be obtained as soon as you decide to apply for migration to Australia and, if you receive it before making your visa application it should be included with it.

The procedure for obtaining a police certificate varies from country to country, e.g. in the UK you should visit your local police station and request a 'Personal Record of Prosecution/Criminal History' from the National Identification Service, Subject Access Office, Room 1229, New Scotland Yard, Broadway, London SW1H 0BG. In Australia a certificate of 'no criminal record' (fee $36 to $130, depending on whether fingerprints need to be taken and processed) can be obtained from the Australian Federal Police, Criminal History Branch, Locked Bag 1, Weston, ACT 2611.

If you have a criminal record it may jeopardise your application – stringent efforts have been made in recent years to prevent the entry of convicted criminals and other undesirables. Further information is provided in *Character Requirement: Police Certificates* (form 47P).

Like medical certificates, police certificates are valid for only 12 months, and you're therefore required to make your initial entry into Australia within 12 months of your medical or police clearance date, whichever occurs first.

Application Procedure

All application forms must be completed in English and you must provide originals or certified copies of all documents (as requested).

Documentation & Interviews

You must usually provide certified copies of documents such as birth and marriage certificates, educational and trade qualifications, and employer references. Assessments of some trade and professional qualifications can usually be done fairly quickly, although if they must be referred to Australian professional bodies it can take up to six months.

All documents must be certified by a legal professional, a Justice of the Peace or other person authorised to witness statutory declarations (e.g. a Commissioner for Declarations in Australia), who must state that the photocopy is a true copy of the original. **Original documents mustn't be sent unless specifically requested**.

Additional information concerning your application can be provided at any time (and is taken into account) before a decision is made. You must keep the DIMIA informed of any changes in your circumstances if they relate to information already provided that's no longer correct. If you provide incorrect information or documents, your application or visa can be cancelled.

It's rare for applicants (particularly Britons) to be required to attend an interview about your migration application with the Department of Immigration and Multicultural and Indigenous Affairs.

Validity

If you're accepted for immigration, you're asked to send your passport to the embassy or consulate and a visa is stamped in it. You must usually arrive in Australia within nine or ten months of the date stamped in your passport. If you don't enter Australia by the 'initial entry' date of your visa, it expires and you need to re-apply for migration. If you enter Australia by the initial entry date, you will have used (or validated) your migrant visa and by doing so will have become a permanent resident (if applicable).

Leaving & Returning to Australia

Permanent foreign residents of Australia don't receive the same rights as Australian citizens with regard to their freedom to leave and enter Australia. If you migrated to Australia before 1987, you will have been issued with either an Authority to Return (ATR) or a Return Endorsement (RE), which are valid provided you haven't been out of Australia for more than three years and you haven't become a citizen.

However, if you migrated to Australia in 1987 or later, your initial visa gives you permission to return to Australia for three, four or five years after first entry. After this time, if you choose not to apply for Australian citizenship, you must obtain a 'resident return visa' (RRV) before leaving the country, which allows a permanent resident to return to Australia within a period of either three months or five years. Whether the visa is granted depends on how long you've spent in Australia during the previous five years.

An RRV cannot be extended and you shouldn't wait until the visa expires before applying for a new one. You should check well in advance if you're eligible for a new visa. If it expires, you must apply for a new one and the amount of time you've spent outside Australia in the five years immediately before your application determines whether you're eligible for a new visa and, if so, what type. For example, if you've lived in Australia for at least two years within the last five, you're probably eligible for an RRV which gives you the right to remain outside Australia for up to five years. If you aren't eligible for a five-year RRV you may be eligible for a three-month RRV. If you choose to return to Australia just before your visa expires, you're obliged to remain there for at least 12 months before you're eligible for another RRV. If you need to leave because of an emergency during this period, you're allowed to do so only once.

Family Migration

There's a strict quota on family migration (or 'preferential family'), which in 2004/05 was 42,000. Of these places, 27,900 were reserved for spouses of Australians, 5,300 for fiancé(e)s, 2,800 for children including adopted children, 4,500 for parents and 1,500 for other dependants and special need relatives.

Sponsorship

Applicants in the family category need to be sponsored by a relative, who must be aged at least 18 and a settled Australian resident (which is generally accepted to be the case after two years' continual employment). However, in spouse and parent classes, a minor child can act as a sponsor under certain circumstances. Your relative in Australia must undertake to assist you financially and with accommodation during your first two years in Australia, plus, if necessary, attendance at English-language classes. The points test (see page 110) doesn't apply to family applicants.

Family migrants aren't usually eligible to receive unemployment and other welfare benefits for a period of two years or longer, so sponsors must be prepared to accept a possible significant cost. For more information see the form *Sponsorship* (961i).

Family Migration Classes

There are the following classes of family migrant:

- **Partner (Class 100)** – A husband, wife or *de facto* partner who has been living with the sponsor for at least a year.
- **Dependent Child (Class 101)** – A natural or adopted child (usually under 18) of the sponsor who's dependent on the sponsor. A child who's married or engaged to be married isn't eligible.

- **Adoption (Class 102)** – A child under 18 coming to Australia for adoption, where the adoption is supported by the appropriate state or territory welfare authorities in Australia, or a child under 18 who was adopted by Australian citizens or permanent residents while they were genuinely resident overseas for at least 12 months at the time of the application.
- **Parent (Class 103)** – A parent of the sponsor in Australia. Parents must meet the 'balance of family' criteria outlined in the information on the *Sponsorship* form (961i). **There's a surfeit of applicants in this visa class and a low annual quota (currently 4,500, although in 2001/02 it was a measly 500!), and most parents have to wait years before they obtain a visa.**
- **Orphan Relative (Class 104)** – An orphan under 18 who's unmarried and a relative of the sponsor.
- **Carer (Class 104)** – A relative capable of providing substantial and continuing help to an Australian citizen, permanent resident or eligible New Zealand citizen living in Australia who's in need of permanent or long-term help which cannot be provided by a relative in Australia or by local community, hospital, nursing or welfare services. The carer must be prepared to provide the care for at least two years.
- **Aged Dependent Relative (Class 104)** – A single, widowed or divorced relative who's old enough to be granted an old age pension under the Social Security Act, 1991 and has been dependent on the sponsor in Australia for at least three years. The sponsor is expected to have lived in Australia for at least two years before lodging the application.
- **Remaining Relative (Class 104)** – The sponsor's only brother or sister or non-dependent child outside Australia. You and your spouse must not have a parent or sibling or non-dependent child (or step relative with the same degree of relationship) living in the same country or have more than three relatives outside Australia. You must also have had no ongoing contact with such relatives for 'a reasonable period'.
- **Prospective Marriage (Class 300)** – A prospective spouse planning to marry a sponsor in Australia receives a temporary visa to stay in Australia for up to nine months. You must marry your sponsor and apply to remain permanently within this period, after which you're granted a two-year provisional (temporary) visa if all the requirements are met. If the relationship is still ongoing at the end of the two-year period, you're granted a permanent visa.

Assurance of Support

An assurance of support is mandatory for the following categories of family migration:

- Aged Dependent Relative.
- Aged Parent.

- Carer.
- Contributory Aged Parent.
- Contributory Parent.
- Last Remaining Relative.
- Parent.
- Skilled Australian-sponsored.
- Skilled Australian-sponsored Overseas Student.
- Skilled Australian-sponsored New Zealand Citizen.
- Skilled Designated Area-sponsored.
- Skilled Designated Area-sponsored Overseas Student.
- Skilled Designated Area-sponsored New Zealand Citizen.

For most other visa categories, an assurance of support may be requested (known as a Discretionary Assurance of Support) if an applicant is assessed as being at risk of becoming a drain on Australia's welfare system.

An assurance of support means that the sponsoring relative in Australia must undertake to provide financial support (should it be necessary) for the migrant. It's a legal commitment by the assurer to repay the Australian government if certain welfare benefits are paid to the migrant during his first two years in Australia. Where applicable, a refundable bond and a migration 'health services' charge are payable (a bond isn't required for orphan relatives).

The assurance of support bond for a primary applicant is $10,000 for a contributory parent visa and $3,500 for all other visa classes; for other family members over 18 included in the application who must be covered by the bond, it's $4,000 for a contributory parent visa and $1,500 for all other visas. Financial institutions providing the bond service charge a fee of around $250 (a list is available from Australian missions). The bond is refundable after two years together with the accrued interest.

Under current policy, children sponsoring their parents as immediate family must arrange an assurance of support, usually for two years. An assurance is sought when the parent is within ten years of retirement (i.e. currently 51 for a woman and 55 for a man). This means that any special benefit paid to the parent becomes a debt payable by the assurer. In the past, assurances weren't enforced when the parent became a citizen. However, owing to rising welfare costs, the government has revised the scope of the assurances, which remain in force even when the parent becomes a citizen – for ten years for contributory parent visa holders, two years for all other visa types where an assurance of support is required. Any unemployment benefit paid to the parent during this period is also recoverable from the assurer.

For more information about assurances of support, see Fact Sheet 34, *Assurance of Support*, or the DIMIA website 💻 www.immi.gov.au/facts/34aos.htm.

Skilled Migration

The skilled migration category applies to people who are highly skilled, under 45 years of age, have a high level of English-language ability and can quickly make a contribution to the Australian economy. For an application to have any chance of success, applicants or their spouses must be able, at the very least, to satisfy the current basic criteria regarding English-language ability, education and/or work experience listed on the DIMIA website (🖳 www.immi.gov.au/migration/skilled/basic_requirements.htm). **If you're unable to satisfy these, it isn't worth applying for a skilled migration category visa.** Certain categories of skilled migrant require an assurer (see **Assurance of Support** on page 101), as specified below. There are three classes of skilled migrant:

- **Offshore General Skilled** – For applicants outside Australia.
- **Onshore General Skilled** – For overseas students currently studying in Australia.
- **Onshore New Zealand Citizen** – For New Zealand citizens currently in Australia.

Within these classes, there are the following types of visa:

- **Australian-sponsored** – For those who have a sponsor and an assurer. If your sponsor lives in Sydney or a 'selected area' (Gosford, Newcastle or Wollongong), you must nominate an occupation listed on the Sydney and Selected Areas Skilled Shortage List (SSASSL). You must be related to your sponsor. Those in this category qualify for 15 additional points and a lower pass mark (110) – see page 110.
- **Designated Area-sponsored** – For those who have a sponsor and an assurer. The sponsor must live in a designated area and you must be related to your sponsor. Those in this category are exempt from the points test.
- **Independent** – For those who meet the basic requirements and don't have a sponsor, or who choose not to be sponsored or nominated by a state or territory government.
- **Skill Matching** – For those seeking to be nominated by a state or territory government or an employer.

There's also a long list of visa subclasses, including those listed below; for further details see Booklet 6, *General Skilled Migration*, and the latest updates (in this ever-changing field) on the DIMIA website (🖳 www.immi.gov.au/migration/skilled/index.htm).

- **Skilled Independent Regional** – For those who can reach only 100 points in the test (see page 110). Sponsorship is provided by a state government, and the DIMIA will award an additional ten points to meet the pass mark. A three-year visa is granted and this is made permanent after two years' residence in the state with one year's employment. The individual or family can then relocate if they wish.

- **State/Territory Nominated Independent** – For those who have skills which are in demand in individual states and who cannot achieve the Skilled Independent pass mark. On application nomination is granted and the individual/family must commit to living and working in the state concerned for their first two years in Australia.

To further complicate matters, there are a number of visas and 'schemes' related to the skilled migration programme, but each with their own guidelines; these include the following.

Business Skills

The Business Skills programme – which is administratively separate from the skilled migration programme, although the number of visas allocated within the programme is included in the overall skilled figure – is designed to encourage successful business people to settle permanently in Australia and develop existing or new businesses. The Business Skills programme is divided into four categories, as follows (details of each are provided below):

- **Business Owner** – For owners or part-owners of a business.
- **Senior Executive** – For senior executive employees of major businesses.
- **Investor** – For investors and business people willing to invest in Australia.
- **Business Talent** – For high-calibre business people who have sponsorship from a state or territory.

The Business Skills category has two further divisions for people who are in Australia on temporary visas other than Business Skills (Provisional) visas: the Established Business in Australia category, for people temporarily in Australia who are owners or part-owners of a business, and the Regional Established Business in Australia category, for people temporarily in Australia who are owners or part-owners of a business in a designated area of Australia.

The Business Skills programme was revamped in 2003 and is now a two-stage process: business migrants are granted a business skills (provisional) visa for four years and, after establishing the required level of business or maintaining their investment, are eligible to apply for a business skills (residence) visa. A direct permanent residence visa (avoiding the provisional stage), called a business talent visa, is available for 'high-calibre' business migrants sponsored by state or territory governments (see page 108).

The DIMIA Booklet 7, *Business Skills Entry*, is essential reading for anybody planning to apply under this category.

Business Owners: You first apply for a Business Owner (Provisional) visa (see below), which is granted for four years. You should apply to one of the three Business Skills Processing Centres: in Hong Kong (if you usually live in China), Taipei (if you usually live in Taiwan) or Perth (if you usually live anywhere else). Application criteria depend on whether or not you're sponsored, as detailed below:

- If sponsored, you must show that you:
    - Are under 55 years old, unless there are exceptional circumstances.
    - Are sponsored by a state or territory government.
    - Have a successful business career.
    - Have significant business and personal assets.
    - Have a significant annual turnover in your own business or a continuous employment record at senior level for at least four years.
    - Have sufficient net assets to settle in Australia.
    - Have a direct, continuous management role in an overseas business.
    - Commit to maintaining an ownership interest in a business in Australia and direct, continuous involvement in the management of that business.
    - Have no record of unacceptable business activities.
- If you aren't sponsored, you must show that you:
    - Are under 45 years old.
    - Have vocational English.
    - Have a successful business career.
    - Own at least 10 per cent of a business.
    - Have significant net assets in business.
    - Have significant business and personal assets.
    - Have sufficient net assets to settle in Australia..
    - Have a significant annual business turnover.
    - Have a direct, continuous management role in an overseas business.
    - Commit to maintaining an ownership interest in a business in Australia and a direct, continuous management involvement in that business.
    - Have no record of unacceptable business activities.

If you've successfully operated a business in Australia for at least two years and continue to hold a valid provisional visa, you can apply for a permanent Business Owner (Residence) visa (permanent residence). You must apply for this in Australia. To apply for a Business Owner (Residence) visa, you need to show the following:

- If you're sponsored, you need to show that you:
    - Are sponsored by a state or territory government.

  - Hold a Business Skills (Temporary) visa (see above) or a Temporary Business Entry (Long Stay) Independent Executive visa (see page 89).
  - Have an ownership interest in one or more actively operating main buisness(es) for at least two years.
  - Are involved in strategic management of the business.
  - Have substantial net assets in business or have substantial net business and personal assets or employ at least one Australian citizen or permanent resident who isn't a family member (you must comply with two out of these three points unless you have a waiver from the sponsoring state or territory).
  - Have a significant business annual turnover.
  - Have no history of unacceptable business activities.
  - Have been in Australia as the holder of a qualifying visa for at least one of the previous two years.
- If you aren't sponsored, you need to show that you:
  - Hold a Business Skills (Provisional) visa (see above).
  - Have been in Australia as the holder of a qualifying visa for at least one year in the previous two years.
  - Have had an ownership interest in one or more actively operating main business(es) for at least two years.
  - Are involved in strategic management of the business(es).
  - Employ at least two Australian citizens or permanent residents who aren't family members.
  - Have substantial business and personal assets.
  - Have substantial net assets in business.
  - Have a substantial business annual turnover.
  - Have no history of unacceptable business activities.

Senior Executives: The same preliminary remarks as for Business Owner category apply (see above). For a Senior Executive (Provisional) visa, the application requirements are as follows:

- If you're sponsored, you must show that you:
  - Are under 55 years old, unless exceptional circumstances apply.
  - Are sponsored by a state or territory government.
  - Have a successful business career.
  - Are employed in one of the top three levels of management in a major business.
  - Have significant business and personal assets.
  - Have sufficient net assets to settle in Australia.

  - Have a commitment to maintain an ownership interest in a business in Australia and direct, continuous involvement in the management of that business.

- If you aren't sponsored, you must show that you:
  - Are under 45 years old.
  - Have vocational English.
  - Have a successful business career.
  - Are employed in one of the top three levels of management in a major business.
  - Have significant business and personal assets.
  - Have sufficient net assets to settle in Australia.
  - Have a commitment to maintain an ownership interest in a business in Australia and direct, continuous involvement in management of that business.
  - Have no history of unacceptable business activities.

Provided that you've successfully operated a business in Australia for at least two years and you continue to hold a valid Senior Executive (Provisional) visa, you're eligible to apply for a permanent Business Owner (Residence) visa (permanent residence). You must apply in Australia (see under **Business Owner** above for requirements).

Investors: To apply for an Investor (Provisional) visa, investors must fulfil the following criteria:

- If you're sponsored, you must show that you:
  - Are under 55 years old, unless exceptional circumstances apply.
  - Are sponsored by a state or territory government and intend to live in that state or territory for a minimum of two years.
  - Have a successful record of business or investment management.
  - Are willing to make a significant investment in a government-approved Designated Investment for four years.
  - Have significant business and personal assets.
  - Have sufficient net assets to settle in Australia.
  - Have no history of unacceptable business activities.
- If you aren't sponsored, you must show that you:
  - Are under 45 years old.
  - Have vocational English.
  - Have a successful record of business or investment management.
  - Are willing to make significant investment in a government-approved Designated Investment for four years.

  - Have significant business and personal assets.
  - Have sufficient net assets to settle in Australia.
  - Have no history of unacceptable business activities.

To apply for an Investor (Residence) visa (or a Business Owner (Residence) visa – see above), you must meet the following conditions:

- If you're sponsored, you must show that you:
  - Are sponsored by a state or territory government.
  - Hold a state or territory-sponsored Investor (Provisional) visa.
  - Have maintained your designated investments for a minimum of four years.
  - Have been resident in the sponsoring state or territory as the holder of a qualifying visa for at least two years out of the previous four.
- If you aren't sponsored, you must show that you:
  - Hold an Investor (Provisional) visa.
  - Have maintained your designated investments for a minimum of four years.
  - Have been in Australia as the holder of a qualifying visa for at least two years out of the previous four.

Business Talent: High-flying business people can apply for direct permanent residence, without the provisional stage. You can apply outside or within Australia, to one of the three Business Skills Processing Centres, in Hong Kong, Perth or Taipei (see **Business Investors** above). You must have sponsorship from a state or territory government.

- To apply for a Business Talent visa, you must be able to show that you:
  - Are under 55 years old, unless exceptional circumstances exist.
  - Are sponsored by a state or territory government.
  - Have a successful business career.
  - Have significant net assets in business.
  - Have significant business and personal assets.
  - Have a significant annual business turnover.
  - Have a commitment to maintain an ownership interest in a business in Australia and direct, continuous involvement in the management of that business.
  - Have no history of unacceptable business activities.

Distinguished Talent

Distinguished talent visas are designed to attract people who wish to settle permanently in Australia and can demonstrate an internationally recognised record of exceptional and outstanding achievement in academia, the arts, a profession, research or a sport. You can apply within or outside Australia; if you apply within Australia, you must already hold a qualifying visa. To be eligible for a Distinguished Talent Visa you must:

- Demonstrate that you have an internationally recognised record of outstanding achievement, are still prominent in your profession, will be an asset to Australia (i.e. contribute culturally, economically or socially), and will have no trouble finding employment or becoming established independently.
- Be nominated by an Australian citizen or an Australian permanent resident or an eligible New Zealand citizen or an Australian organisation. The person nominating you must have a national reputation in your field of expertise.
- Meet the mandatory character and health requirements.

If you're aged under 18 or over 55, you must also:

- Provide evidence that you're financially independent.
- Show that you're likely to be of 'exceptional benefit' to the Australian community.

Employer Nomination Scheme

The employer nomination scheme (ENS), formerly the more appropriately titled employer nomination visa, was developed to allow Australian employers to recruit highly skilled, permanent staff from abroad (or temporary residents currently in Australia), when are unable to fill a vacancy from within the Australian labour market or through their own training. The employer must complete a form (785), *Employer Nomination under the Employer Nomination Scheme*, pay a fee, lodge the nomination at a departmental Business Centre in Australia, and meet certain standards. The position being offered must:

- Be full-time and available for at least three years.
- Be in accordance with the standards for working conditions under Australian industrial laws.
- Correspond to an occupation on the ENS List of Occupations (published in a Government Gazette Notice).
- Attract at least the minimum salary published in a Government Gazette Notice for the relevant occupation.

The nominee must complete application form 47ES, *Application for Employer Sponsored Migration to Australia*, pay a charge and lodge the form at the same Departmental Business Centre in Australia as the employer used for his application. You must meet the following requirements:

- Unless exceptional circumstances apply, you're under 45 years of age.
- Unless exceptional circumstances apply, you have excellent English language ability.

- You've worked in Australia in the job for which you've been nominated full time for at least two years (including at least the previous year), **or** you've been nominated to fill a senior executive position with a salary of over $151,500 per year, **or** you've had your skills assessed as suitable by the relevant skills assessing authority (published in a Government Gazette Notice) **and**, unless exceptional circumstances apply, have at least three years' experience in the occupation.
- You meet any applicable licensing, professional membership and registration requirements.
- You and your family members meet health and character requirements.

Points Test

A points test applies to certain categories of skilled migrant. The points test aims to ensure that the principal applicant has the skills and other attributes necessary to allow him quickly to enter the Australian workforce, and support himself and his family without relying on the Australian government. Only one spouse is assessed and either partner can be considered a principal applicant for the points test, so couples should choose the partner with the better prospects of scoring sufficient points.

Points are awarded for age, Australian qualifications, English-language ability, occupation demand, relevant work experience, the region you've lived and studied in (in certain cases), and your own and your spouse's skills. Bonus points are awarded for 'acceptable evidence' of **one** of the following: capital investment in Australia, Australian skilled work experience or fluency in one of Australia's major community languages other than English (see page 112).

You must score sufficient points to reach the pass mark for your category. If your score is below the pass mark but equal to or above the pool mark, where these are different (see below), your application is held in reserve (in the pool) for up to two years after assessment. If the pass mark is lowered at any time in the two-year period, and your score is equal to or higher than the new pass mark, your application is processed further. Current pass and pool marks are as follows:

Category	**Pass Mark**	**Pool Mark**
Skilled Independent	120	70
Skilled Independent Regional (Provisional)	110	110
Skilled Australian-sponsored	110	105
Skilled Independent Overseas Student	120	120
Skilled Australian-sponsored Overseas Student	110	110
Skilled Onshore Independent New Zealand Citizen	120	120
Skilled Onshore Australian-sponsored New Zealand Citizen	110	110

The following information is a guide to help you estimate your points score, but for the latest information, see Booklet 6, *General Skilled Migration*.

Skill: The occupation you nominate must be on the Skilled Occupations List current at the time of your application, and it should be one that fits your qualifications and skills. Once the relevant assessment authority has determined that your skills are suitable for your nominated job, points are allocated as follows (using the exact DIMIA wording, which is vague!):

Skill	Points
For most occupations where training is specific to the occupation	60
For more general professional occupations	50
For other general skilled occupations	40

Age: Points are allocated for your age at the time of application, as follows:

Age	Points
18 - 29	30
30 - 34	25
35 - 39	20
40 - 44	15
Over 44	0

English-language Ability: Points are allocated as follows:

Ability	Criteria	Points
Competent	A generally effective control of the language, and the ability to use and understand fairly complex language, particularly in familiar situations	20
Vocational	A reasonable command of the English language, coping with overall meaning in most situations and the ability to communicate effectively in the nominated field of employment	15

Work Experience: The following points are awarded for relevant work experience:

Experience	Points
If your nominated occupation is worth 60 points (see **Skill** above) and you've worked in your nominated occupation, or a closely related occupation, for at least three of the four years immediately before you apply.	10

If your nominated occupation is worth at least 40 points and you've worked in any occupation on the Skilled Occupations List for at least three of the four years immediately before you apply.	5

Occupation Demand: The Migration Occupations in Demand List (MODL, available on the DIMIA website) identifies occupations and specialisations that are deemed to be in demand in Australia. You might receive 20 points if you have a job offer or 15 if you don't, provided your nominated occupation is on the current MODL.

Australian Qualifications: Applicants who have Australian qualifications are deemed to have a greater chance of securing employment in Australia and are awarded points accordingly, as follows:

Qualification	Points
You've completed an Australian doctorate at an Australian educational institution after a period of at least two academic years' full-time study in Australia.	15
You've completed an Australian Masters or Honours degree (to at least upper second level) at an Australian educational institution while in Australia and, before completing the degree, you were awarded an Australian Bachelor degree after at least one year's full-timestudy in Australia. The total period of full-time study in Australia must have been at least two years.	10
You've completed full-time study in Australia towards the award of a degree, diploma or trade qualification for a total of at least two academic years.	5

Region: Applicants who can claim points for Australian qualifications (see above) might also be eligible to claim five points for having lived and studied for at least two years in 'regional Australia or a low population growth metropolitan area', which means anywhere in Australia **except** the ACT, Brisbane, the Gold Coast, Melbourne, Newcastle, the New South Wales Central Coast, Perth, Sydney and Wollongong. The DIMIA website contains a list of the post codes of areas defined as 'regional Australia' and low population growth metropolitan areas, and a list of educational institutions defined as being in these areas.

Spouse's Skills: Five points are awarded if your spouse can satisfy the basic requirements of age, English-language ability, nominated occupation, qualifications and recent work experience, and has obtained a suitable skills assessment from the relevant assessing authority for his nominated occupation.

Bonus Points: Five bonus points only are awarded if you can provide 'acceptable evidence' of any of the following:

- Capital investment in Australia (a minimum of $100,000).

- Australian work experience, whereby an applicant has worked legally in Australia in any occupation on the Skilled Occupations List for at least six months in the four years before lodging the application.
- Fluency in one of Australia's community languages other than English (see DIMIA Booklet 6, *General Skilled Migration*, for details).

Applicants for the Skilled Australian-sponsored category only are awarded 15 points if they or their spouse has a relative who's an Australian citizen, a permanent resident or an eligible New Zealand citizen, and who's willing to sponsor them. The applicant or his spouse must be related to the sponsor as either a non-dependent child, a parent, a brother or sister, or a niece or nephew.

Humanitarian Migrants

Australia is committed to supporting international humanitarian and refugee programmes. It has become home to over 630,000 refugees since 1955 (over 100,000 from South-east Asia since 1975), including large numbers of Afghans, Cambodians, Chileans, Chinese, Czechs, Hungarians, Lebanese, Russians, Timorese, Vietnamese and Yugoslavs.

The humanitarian programme consists of two parts: offshore resettlement, for people in 'humanitarian need' overseas, and onshore protection, for those already in Australia who arrived on temporary visas or in an unauthorised way and who claim Australia's protection.

In the 2004/05 immigration year, around 13,000 places were allocated to humanitarian migrants. These aren't included in the immigration quotas. However, illegal immigrants (such as boat people) may be 'interned' for years to discourage others and refugees often have a **very** difficult time finding work. Under new laws proposed by the government, humanitarian refugees may be denied social security for up to six years, although a law passed in June 2005 made it illegal for immigrant children to be kept in detention.

The only people who don't need to apply for refugee status on arrival in Australia are those whose status has already been decided overseas under the terms of the United Nations convention. Otherwise you're granted refugee status in Australia only if you can prove that you have 'a well-founded fear of persecution in your own country for reasons of race, religion, nationality, or membership of a particular social group or political opinion'.

RESIDENCE

Certain temporary residence visa holders, e.g. 'agend parents' and those with a provisional business visa, are eligible to apply for a residence visa. For information about these, refer to the DIMIA website (🖳 www.immi.gov.au) or an Australian mission.

FEES

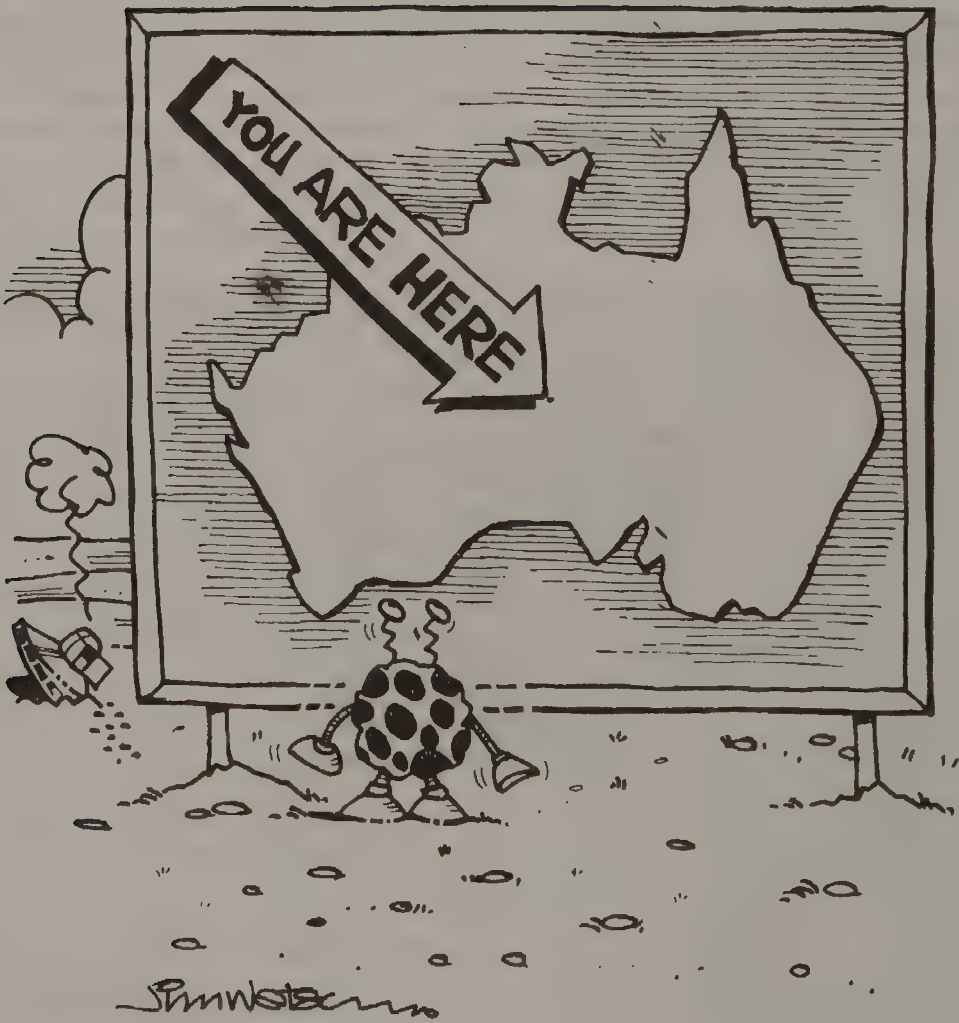
There are fees for most visas and, although many of the fees have remained more or less static in recent years, those for migrant visas are particularly high (see table below). Fees are supposedly intended to cover the costs incurred by the Australian government and **aren't refunded if your application is unsuccessful** (although some applications must be rejected in minutes, particularly those where the points test applies). Applicants adversely affected by a change of rules prior to an application being assessed, such as an increase in the number of points required under the points test, aren't entitled to a refund of fees. **You should ensure that you have a very good chance of being accepted before making an application if you don't want to waste your application fee.**

The fees shown below are a sample of Australia's visa and migration fees (which sometimes vary according to whether your application is lodged within or outside Australua), and were applicable in May 2005. (Fees are revised annually on 1st July). For country-specific charges you should contact your nearest Australian mission.

Type of Application	**Fee**	
	Outside	**Within**
Visitor's Visa (Short Stay – up to three months)	$65	$170
Visitor's Visa (Long Stay – up to a year)	$65	$200
Business Visa (Short Stay)	$65	$65
Business Visa (Long Stay)	$170	$170
Permission to Work	$55	$55
Working Holiday Visa	$170	$170
Student Visa	$410	$410
Medical Treatment Visa (up to three months' stay)	$NIL	$170
Medical Treatment Visa (over three months' stay)	$40	$170
Grant of Australian Citizenship	$120	$120
Resumption of Australian Citizenship	$65	$65
Sponsorship (one to ten applicants)	$245 each	$245 each
Sponsorship (11 or more applicants)	$2,450	$2,450
Migration (see below)	$1,030–3,585	$1,030–3,585

Fees in August 2005 for the various migration categories were as follows: skilled migration $1,935; most family migration applications $1,305; provisional business visas $2,575; business residence visas $1,080 to $3,760.

Payment methods for the fees vary according to the type of application and where it's made. If you're making an internet application, you can pay by credit card or via BPAY (a payments and bill presentation scheme) using your Australian telephone or internet banking service. If you lodge your application in Australia, you can pay by credit card, by debit card in person, by bank cheque made payable to DIMIA or by money order made payable to DIMIA. If you lodge your application outside Australia, check with the Australian mission you intend to use, as the acceptable methods of payment vary. Details of these are also given on the DIMIA website, as is a currency converter to find the price of the visa in the other currencies.


YOU ARE HERE

4.

ARRIVAL

On arrival in Australia, your first task is to negotiate immigration and customs, which fortunately presents no problems for most people (provided they have a valid visa!). With the exception of New Zealanders, everyone wishing to enter Australia requires a visa (see **Chapter 3**). **If you arrive in Australia without one, you're refused entry.**

If you arrive in Australia by ship, customs and immigration officials may board the vessel to carry out their checks. Small boats must dock at a 'proclaimed point of entry' (which includes various ports throughout Australia) and you should notify officials a few hours in advance of your arrival.

Australian customs and immigration officials are usually polite and efficient, although they may occasionally be a 'trifle overzealous' in their attempts to deter smugglers and those planning to stay or work illegally.

There are a number of tasks that should be completed on arrival, which are described in this chapter, plus suggestions for finding local help and information.

IMMIGRATION

All arrivals must complete an Incoming Passenger Card (IPC), distributed by airlines and shipping companies (one per family), before their arrival in Australia. The IPC contains your personal details such as address in Australia, name and passport number, and is used by immigration officials to record the reason for your visit. The card is also for customs and quarantine purposes, and contains questions concerning plants and animals and whether you've exceeded the duty-free allowances. A married couple and their children under 18 need to complete only one card.

If you (or anyone over 12 months of age who's travelling with you) have stayed overnight or longer in a yellow fever infected country or area (e.g. Africa or South America) in the six days prior to your arrival in Australia, a yellow fever vaccination certificate is required.

When you disembark, you proceed to the Entry Control Point, where you present your passport and IPC. You may be asked to verify the reason for your visit and provide evidence that you have sufficient funds for your trip and a return or onward ticket. Your IPC is returned to you and must be presented when you arrive at the customs checkpoint (see below).

Australia operates an Advanced Passenger Processing (APP) system at major airports (e.g. Sydney), where passengers can be cleared in the 'express' lane in as little as 20 seconds. It also allows passengers on certain flights (Air New Zealand, Cathay Pacific, Japan Airlines and Qantas) to complete their immigration and customs processing at check-in and be issued with an Express card, which is simply passed through an immigration card reader on arrival.

When you receive your visa from an Australian mission overseas, you usually get a stamp in your passport stating that the visa is valid 'subject to an entry permit on arrival'. This means that you must satisfy the immigration official that you won't infringe the terms of your visa. If you have a visitor's visa, you should present it along with evidence that you have sufficient funds (or access to funds) to last you throughout your stay (e.g. $1,000 per month) and enable you to leave Australia when your visa expires. An airline ticket, bank statements, cash, credit cards and travellers' cheques all help convince immigration officials. If you're staying with friends or relatives in Australia, you usually require fewer funds, but the immigration officer may check with them to verify your statement. Generally, the onus is on you to **prove** that you're a genuine visitor and won't infringe the immigration laws. The immigration authorities aren't required to establish that you will violate the immigration laws, and in cases where they believe that you plan to work illegally or overstay your visa, they can refuse you entry or restrict your entry to a shorter period than that permitted by your visa.

The treatment of foreigners by immigration officers varies, but young people in particular may be liable to close scrutiny, especially those travelling light and 'scruffily' dressed or coming from notorious drug areas such as Asia or South America. Like any other visitor, young people should carry evidence of their funds (or access to funds) and proof of why they're entering Australia and why they need to leave (e.g. to return to work or study overseas).

Take care how you answer seemingly innocent questions (immigration officials **never** ask innocent questions) from immigration officials, as you could find yourself being refused entry if you give incriminating answers. **Whatever the question, never imply that you may remain in Australia longer than the period permitted or for a purpose other than that for which you've been granted permission.** For example, if you aren't permitted to work in Australia, you could be asked, "Would you like to work in Australia?" If you reply, "Yes", even if you have no intention of doing so, you could be refused entry.

When all is in order and the immigration official is satisfied, he stamps your passport with the official entry permit stating the period that you're permitted to remain in the country. If you decide that this isn't long enough, some visas (e.g. visitor's visas) can be extended, but it's an expensive procedure and you need to convince the authorities that you should be granted an extension. You may find that it's easier to leave the country, e.g. by travelling to New Zealand or Indonesia, and apply for a new visa from there.

CUSTOMS

After you've cleared immigration, you proceed to the luggage claim area to collect your bags. When you have all your bags, you go to the customs checkpoint, where you hand your Incoming Passenger Card to a customs officer.

All airports in Australia use a system of red and green 'channels'. Red means you have something to declare and green means you have nothing to declare, i.e. no more than the duty- or tax-free allowances, no goods to sell, and no prohibited or restricted goods. **If you're *certain* that you have nothing to declare, go through the 'green channel'; otherwise go through the red channel.** Customs officers make random checks on people going through both red and green channels and there are stiff penalties for smuggling. **If you're caught trying to smuggle any goods into Australia, they can be confiscated and, if you attempt to import prohibited items (see page 120), you may be liable to criminal charges and/or deportation.**

When you enter Australia to take up temporary or permanent residence, you can usually import your belongings duty and tax-free. Personal and household goods that you've owned and used overseas for over 12 months can be imported free of duty and sales tax, although proof of length of ownership may be required and this concession doesn't apply to alcohol, motor vehicles or tobacco products. Any goods not owned and used overseas for over 12 months may be subject to duty and tax at varying rates, depending on where you've come from, where you purchased the goods, how long you've owned them, and whether duty and tax have already been paid in another country. If you need to pay duty or tax, it must be paid at the time goods are brought into the country. Payment may be made in cash, by travellers' cheque (in Australian dollars) or by American Express, Bankcard, Diners Club, MasterCard or Visa card.

There's no limit to the amount of Australian or foreign currency (banknotes and coins, not travellers' cheques or other monetary instruments) that can be brought into Australia, but amounts of $10,000 or more (or the equivalent in foreign currency) must be declared on arrival.

Australian Customs publish a variety of information for travellers, including a booklet entitled *Customs Information for Travellers*, available from Australian customs offices (see **Appendix A** for a list). General enquiries should be directed to the Australian Customs Service, PO Box 148, Fyshwick, ACT 2609 (☎ within Australia 1300-363 263 and ☎ from outside Australia 02-6275 6666, 🖳 www.customs.gov.au). For information regarding duty-free allowances (e.g. alcohol and tobacco), see page 493; the importation of motor vehicles, see page 268; the importation of yachts and leisure craft, see page 118; the importation of pets, see page 518.

Prohibited & Restricted Goods

There are strict laws prohibiting or restricting the entry of drugs, firearms, steroids, weapons and certain articles subject to quarantine. If you're carrying any goods which you think may fall into any of the following categories, you must declare them to customs on your arrival in Australia.

Drugs & Other Substances

If you're carrying any prescribed 'drugs of dependence', including medicines containing amphetamines, barbiturates, hallucinogens, narcotics, tranquillisers or vaccines, you must declare them to customs on arrival. It's wise to carry a doctor's prescription with you, and Australian Customs recommend that you declare all medicinal products when you arrive. If you're uncertain about any drugs or medicines that you're carrying, check with the customs officer on your arrival. **Penalties for drug offences in Australia are severe and can result in imprisonment** (see **Crime** on page 507).

The importation of anabolic steroids, androgenic substances, natural and manufactured growth hormones, and certain other pharmaceutical substances is prohibited unless prior written approval has been obtained from the

Department of Health and Ageing, Therapeutic Goods Administration, Canberra (☎ within Australia 1800-020 653 or ☎ from outside Australia 02-6232 8610, 💻 www.tga.gov.au).

Weapons

Many weapons are prohibited in Australia, while others require a permit and safety testing. You should contact Australian Customs before you travel if you intend to import any weapons. There are strict rules about carrying firearms and dangerous goods such as fireworks and flammable liquids in aircraft. If you wish to do so, contact your airline for advice before you travel.

Plants & Animals

Australia is free from many of the world's worst animal and vegetable diseases and from pests that afflict many other regions of the world, and it has strict quarantine regulations to ensure that it remains that way. **All food or goods of plant or animal origin must be declared on your Incoming Passenger Card.** This includes the following:

- Gifts and souvenirs made from plants or animals, or that contain plant or animal material (such as feathers, seeds or skin).
- Any bottled, dried, fresh or cooked, packaged or tinned food products, e.g. beans, confectionery, eggs and egg products, herbal medicines, herbs and spices, honey and bee products, jams, meat and meat products, milk and dairy products, nuts, sauces, and teas and beverages.
- Any food from meals you were served on the aircraft or ship.
- Animal products, including bee products, bones, feathers, hair, hunting trophies, rawhide, shells, skins and hides, and wool (see also **Protected Species** below).
- Plants and plant products, including bamboo, cane and rattan items, fresh and dried flowers, pine cones, potpourri, seeds, straw objects such as corn dollies, wood carvings and wreaths.
- Live animals, which can be imported only with a valid import permit (see page 518).

There are also restrictions on taking fruit and vegetables (produced in Australia) between certain states.

If you have prohibited or unwanted items that you don't wish to declare, you can drop them in the quarantine bin on the way to collect your luggage. Declared goods won't automatically be confiscated and in most cases they're simply inspected by a quarantine officer and returned to you, although some items may require treatment (e.g. fumigation). Quarantine inspections have been strengthened in recent years and on-the-spot fines of up to around $250 are imposed for minor offences.

For further information contact the Australian Quarantine and Inspection Service (AQIS), PO Box 858, Canberra, ACT 2601 (☎ within Australia freecall 1800-020 504 or ☎ from outside Australia 02-6272 3933, 💻 www.affa.gov.au), which publishes information leaflets about what can and cannot be taken into Australia.

Protected Species: Australia has laws which strictly regulate the import and export of wildlife and products made from the bones, feathers, shells, skins, etc. of protected species. Wildlife or any accessories, clothing, handbags, ornaments, shoes, souvenirs, trophies, etc. made from protected species are seized by customs on arrival. Travellers are particularly warned of restrictions on items made from alligators and crocodiles (including gavials and caiman), cats (jaguars, leopards, tigers, etc.), elephants (especially ivory and hide products), giant clam shells, hard corals (including black coral), lizards and monitors (goannas), orchids (including live orchids), rhinoceros, snakes, turtles, whales and zebras.

Some overseas retailers provide certificates and other guarantees stating that their products are made from protected animals specially bred in captivity and legally farmed for by-products, such as their skins. **Such certificates aren't recognised in Australia**; the only document recognised by Australian customs is an import permit from The Department of the Environment and Heritage, PO Box 787, Canberra, ACT 2601 (☎ 02-6274 1111, 💻 www.deh.gov.au). Import permits may be issued by this Department, provided that export approval has been obtained from the relevant wildlife authority in the country where you made the purchase, and where Australian wildlife import requirements have been met.

Telephones & CB Radios

The importation of cordless telephones and citizen band (CB) radios is prohibited unless they're approved by the Australian Spectrum Management Agency (SMA). Only importers authorised by the SMA and the Australian Telecommunications Authority (AUSTEL) who comply with strict conditions may bring cordless telephones into Australia. Approved cordless telephones must display an approval number and an AUSTEL 'permit to connect' authorisation number. Cellular mobile telephones and facsimile machines can be imported.

Visitors & Temporary Residents

In addition to the usual duty-free concessions (see page 493), visitors and temporary residents coming to Australia for a limited period may bring most articles into the country duty and tax free, provided customs is satisfied that they're for your personal use and will be taken out of Australia on your departure. Permitted articles include a caravan, motor vehicle, trailer, yacht or other craft to Australia (for up to 12 months, or longer under certain circumstances). However, you may be required to lodge a cash or bank security with customs to the value of the duty and tax otherwise payable. Customs determine the form of security acceptable in each case and, if you don't take the articles with you when you leave Australia, you must pay the duty and tax assessed. Before shipping any articles to Australia which you think will qualify for this concession, you should contact a customs office for advice (see **Appendix A**). This concession isn't available if you're migrating to Australia or a returning resident.

Migrants & Returning Residents

If you're coming to Australia to take up permanent residence for the first time or returning to resume permanent residence, you may import belongings, furniture and household articles that you've owned and used overseas for at least 12 months before your departure for Australia duty and tax free. Migrants may also bring machinery, plant and other equipment to Australia duty and tax free provided certain conditions are met. For example, commercial equipment imported tax and duty free mustn't be hired, mortgaged, sold or otherwise disposed of during your first two years in Australia. Duty-free concessions don't apply to goods arriving in Australia as unaccompanied effects (see below).

Unaccompanied Effects

The Australian Customs Service is responsible for the clearance of all unaccompanied effects from overseas. Unaccompanied personal effects can be cleared by the owner, a nominee appointed by the owner or a customs broker (a list of brokers, who charge a fee for their services, is published in the yellow pages). If you don't use a broker, you must contact the local state or territory customs office to arrange clearance and must produce your passport and complete an *Unaccompanied Effects Statement* (form B534).

Your effects can be cleared through customs before your arrival, provided you're arriving in Australia within six months of the arrival of your belongings. If you employ an international company (see page 131), they handle the associated paperwork and customs clearance for you.

Household effects are inspected on arrival in Australia for possible illegal and quarantine risk items. A list of all the items you're importing is required if you pack the goods yourself. Australian Customs publish an *Unaccompanied Effects* leaflet providing further information.

EMBASSY REGISTRATION

Nationals of some countries are required to register with their local embassy or consulate as soon as possible after arrival in Australia. Even if registration isn't compulsory, most embassies like to keep a record of their nationals resident in Australia (if only to help justify their existence) and it may help to expedite passport renewal or replacement or evacuation in the event of an emergency.

FINDING HELP

One of the biggest difficulties facing new arrivals in Australia is how and where to obtain help with day-to-day problems – for example, finding a home, a school or insurance. This book was written in response to this need. However, in addition to the comprehensive information provided here, you also require detailed local information. How successful you are in finding help depends on your employer, the town or area where you live (e.g. those who live and work in a major city are much better served than those living in rural areas), your nationality and English proficiency, even your sex.

Obtaining information isn't a problem, as there's a wealth of information available in Australia on every conceivable subject (from astronomy to zoology). The problem is sorting the truths from the half-truths, comparing the options available and making the right decisions. Much information isn't intended for foreigners and their particular needs. You may find that your acquaintances, colleagues and friends can help, as they're often able to proffer advice based on their own experiences and mistakes. **But beware!** Although they mean well, you're likely to receive as much irrelevant and conflicting information as helpful advice.

The Department of Immigration and Multicultural and Indigenous Affairs, 6 Chan Street, Belconnen, ACT 2617 (postal address: PO Box 25, Belconnen, ACT 2616, ☎ 02-6264 1111, 💻 www.immi.gov.au) provides some basic post-arrival facilities and services, including English-language tuition for adult migrants, migrant community services and a translating and interpreting service (see the website for details), and there's a wealth of settlement programmes for migrants run by individual states and territories. Contact your state or territory government (using the telephone directory) for details. A limited number of hostels (in Melbourne and Sydney) and self-contained apartments are provided for immigrants with nowhere to stay on arrival, although they're drab, depressing places, mostly used by refugees. Government programmes for immigrants include an adult migrant English programme, a grant-in-aid scheme (mainly for refugees), migrant resource centres, telephone interpreter services, translation services and welfare assistance. Some states offer extra help to immigrants.

Many people find their first few weeks or months in Australia stressful, so it helps if you're prepared for a turbulent time. There are over 30 migrant resource centres in major cities and towns, which provide newcomers with counselling and contacts to help them overcome initial problems. The British newspaper *Australian News* (see **Appendix B**) has a 'pen pals' page through which prospective migrants can make contact with recent migrants already in Australia, which helps ease the culture shock.

Telephone interpreter services are available 24 hours a day throughout the country for the cost of a local telephone call (☎ 13-1450). Operators speak several languages and can provide information on accommodation, education, health, insurance, legal and police matters, social welfare and a wide range of other topics. There are also translation units in Canberra, Melbourne and Sydney, and translations can be obtained via the telephone interpreter service (a fee may be charged for documents other than migrant settlement documents).

Citizens' Advice Bureaux (CABs), libraries, local council offices and tourist offices are excellent sources of reliable information on a wide range of subjects. Some companies may have a department or staff whose job is to help new arrivals, or they may contract this job out to a local company. If a woman lives in or near a major town, she's able to turn to many women's clubs and organisations for help (single men aren't so well served).

There are numerous expatriate associations, clubs and organisations in Australia's major cities and large towns (including 'settlers' or 'friendship' associations) for immigrants from most countries, providing detailed local information regarding all aspects of life in Australia, including health services, housing costs, schools, shopping and much more. Many organisations produce booklets, data sheets and newsletters, operate libraries, and organise a variety of social events, which may include day and evening classes ranging from cooking to English classes. For a list of local clubs, look under 'Clubs and Associations' in the yellow pages. The Department of Immigration and Multicultural and Indigenous Affairs can put you in touch with clubs and societies in the city or area where you plan to live in Australia.

Most embassies and consulates provide information bulletin boards (accommodation, jobs, travel, etc.) and keep lists of social clubs and societies for their nationals, and many businesses (e.g. banks and building societies) produce books and leaflets containing useful information for newcomers. Libraries and bookshops usually have books about the local area (see also **Appendix B**).

CHECKLISTS

Before Arrival

The following list contains a summary of the tasks that should (if possible) be completed before your arrival in Australia:

- Obtain a visa (if applicable) for all your family members. Obviously this **must** be done before arrival in Australia.
- If possible, visit Australia before your move to arrange schooling for your children, compare communities and find a job.
- Arrange temporary or permanent accommodation.
- Arrange for the shipment of your personal effects to Australia.
- Arrange health insurance for your family. This is essential if you won't be covered by Medicare on your arrival in Australia.
- Open a bank account in Australia and transfer some funds (you can open an account with most Australian banks from overseas). You should also obtain some Australian currency before your arrival in Australia, which will save you having to change money immediately on arrival.
- Obtain an international driving permit, if necessary.
- Obtain an international credit card (or two), which will prove invaluable during your first few months in Australia.

- Collect and update your records, including those relating to your family's dental, educational, employment (including job references), insurance (e.g. car insurance), medical and professional history.

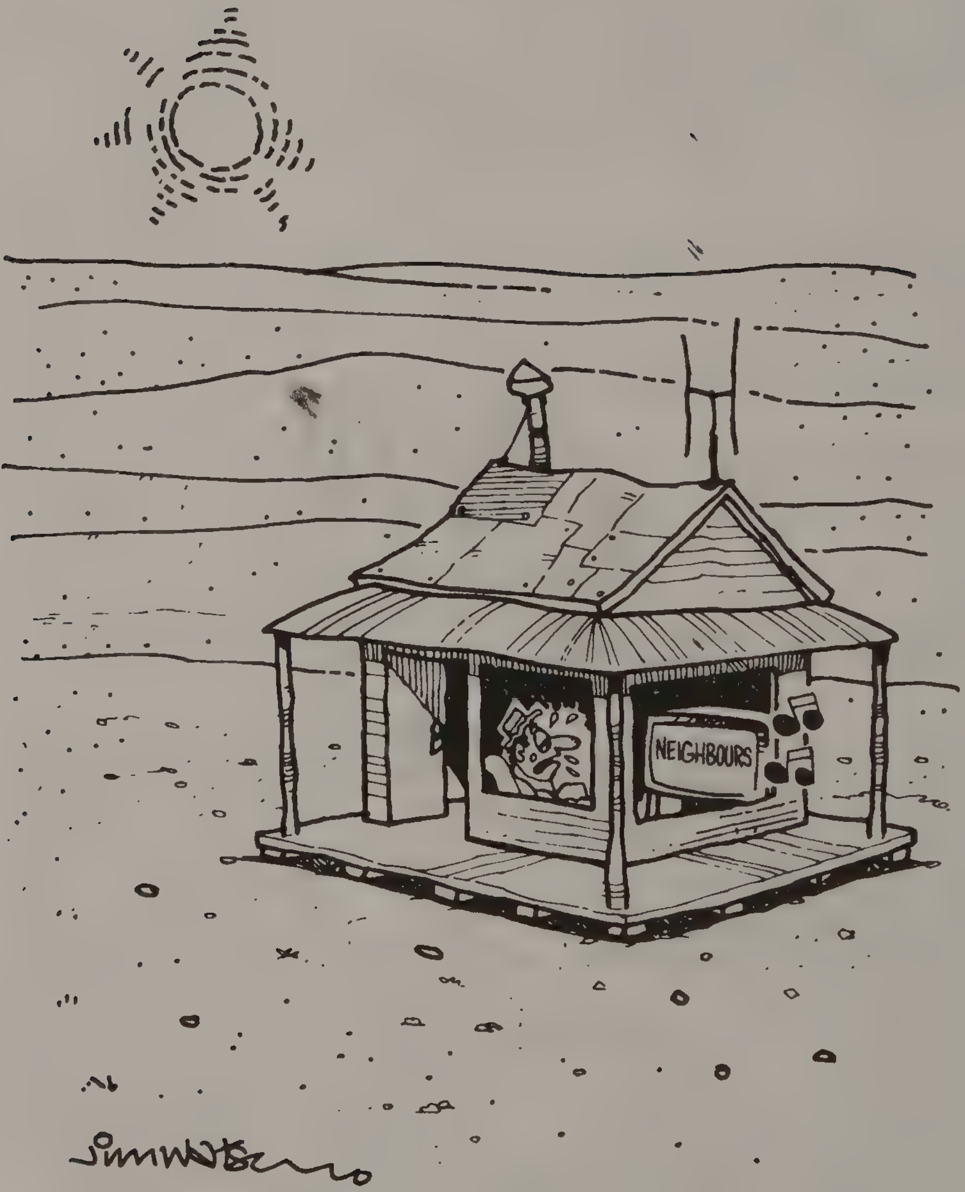
Don't forget to bring all the above documents with you, plus bank account and credit card details, birth certificates, death certificate (if a widow or widower), divorce papers, driving licences, educational diplomas and professional certificates, employment references, insurance policies, marriage certificate, medical and dental records, receipts for any valuables you're bringing with you and student ID cards. You also need any documents which were necessary to obtain your visa, plus numerous passport-size photographs.

After Arrival

The following list contains a summary of tasks to be completed after your arrival in Australia (if not done before):

- On arrival at an Australian airport or port, have your visa cancelled and passport stamped, as applicable.
- If you don't own a car, you may wish to rent one for a week or two until you buy one locally (see page 303). It's difficult or impossible to get around in rural areas without a car.
- Register with your local embassy or consulate.
- If you plan to work in Australia, obtain a tax file number as soon as possible. This is necessary to open a bank account and before (or soon after) starting work.
- Open a bank account at a local bank and give the details to your employer. This should be done within six weeks of arrival, during which period your passport is sufficient identification (after six weeks other proof of identification is necessary). If you don't have a permanent address, you can pay to use a 'travellers' contact point', which provides post holding and email services; look in the yellow pages under 'mail holding' or 'mail addresses' for companies (e.g. Travellers Contact Point, 💻 www.travellers.com.au) that provide these services.
- Apply for a Medicare Card at a Medicare office.
- Arrange schooling for your children.
- Find a local doctor and dentist.
- Arrange whatever insurance is necessary, including car, health, home contents and personal liability insurance.

DEVELOP YOUR UPPER BODY


NEIGHBOURS

5.

ACCOMMODATION

Australia is a highly urbanised society, over 70 per cent of the population living in the main cities situated on or near the coast, including Adelaide, Brisbane, Canberra, Darwin, Melbourne, Perth and Sydney, all of which have particular characters and attractions. Only some 15 per cent of Australians live in rural areas. The vast majority of Australians live in detached bungalows on individual plots, although apartments are common in inner cities and coastal areas, and townhouses are popular in the suburbs.

Home ownership in Australia is one of the highest rates in the world, and higher than both the UK and the US: around 70 per cent of householders own their home, subject to a mortgage, and around 40 per cent own outright. Most Australians expect to be buying their own homes by the time they reach their 30s, although in recent years more people have been renting and many people under 35 have dropped out of the homeownership market altogether. In an attempt to reverse this trend, the government has introduced housing grants for first-time home buyers.

Oversupply generated by a building boom in the '80s was followed by a severe recession in the early '90s, leading to a slump in house prices and the worst housing market for 20 years, which left many people with negative equity (where their mortgage was more than the value of their homes). In the mid-'90s, prices recovered in most regions and 1999–2000 saw a major property boom. However, the introduction of a goods and services tax (GST) in July 2000 hit the market hard, prompting a property crisis, particularly in New South Wales (NSW) and Victoria, where prices had reached record highs in 1999. By mid-2001, the market had stabilised somewhat and property prices began to rise once more. Prices rose by an average of 19 per cent in 2003, and 10 per cent in 2004, but there were also falls in some areas in 2004. At the beginning of 2005, the average house price in Australia was around $300,000. Industry experts predict that the Australian residential property market will stabilise in the second half of 2005, with modest falls in some places, and further falls in 2006 and 2007 if interest rates continue to rise (see **Cost** on page 139).

In most cities and regions of Australia there's a wealth of property for sale, although finding good rental accommodation isn't so easy, particularly in major cities such as Sydney and Melbourne. In Sydney, property at affordable prices is in high demand and short supply, and rents are high. Particularly hard hit are those on low incomes, pensioners, single parents, students, the young and the unemployed, some of whom spend half their income on rent. Accommodation accounts for around 30 per cent of the average Australian family's budget, but can rise to as much as 50 per cent for tenants and those buying in major cities (renters generally pay a higher proportion of their income in rent than homebuyers do in mortgage payments). Around 18 per cent of Australians move house every year and the average person has 11 addresses during his lifetime.

Homelessness is a huge problem in Australia, where soaring rents and a critical shortage of public housing have led to tens of thousands of people being forced to live in caravans, private hotels, rooming houses and Salvation Army hostels – even cars. In major cities, people with alcohol, drug and mental health problems make up most of the homeless, although an increasing number of families and unemployed people find themselves in the same predicament. Public housing is provided by state governments and is available to those on low and moderate incomes (applicants are means tested), although there are long waiting lists - over 200,000 people nationwide, who usually have to wait a number of years. Homelessness is set to worsen as a consequence of government cuts in public housing in recent years.

MOVING HOUSE

Shipping your belongings to Australia takes just a few weeks from Europe or North America, although it can be two to three months from the time your belongings are collected to the time they arrive at your new home in Australia. Unless you plan well in advance, you will almost certainly arrive in Australia before your belongings.

A removal company (called a removalist in Australia) usually sends a representative to carry out an inspection and provide an estimate. Obtain at least three written quotes before choosing a shipper and check what the extra cost is if you need to increase the load later, as it isn't unknown for original estimates to spiral wildly. Some companies routinely increase the price after everything has been packed, ostensibly because more was included than was stated in the estimate. There are numerous advertisements from shipping companies in newspapers published specifically for migrants such as *Australian News* and *Australian Outlook* in the UK (see **Appendix B**).

If possible, always use an international removal company that's a member of an organisation such as the Association of International Removers (AIR), the International Federation of Furniture Removers (FIDI) or the Overseas Moving Network International (OMNI). Members usually subscribe to a payment guarantee scheme, whereby if a member company fails to fulfil its commitments to a customer, the removal is completed at the agreed cost by another company or you receive a full refund. Removal companies also pack your belongings and provide packing cases and special containers, although this is naturally more expensive than doing it yourself (ask how they pack fragile and valuable items). Check whether the cost of insurance and packing cases and materials is included in a quote.

You can send your effects by full container load (FCL) or part load (groupage), which usually takes longer. FCL shipments are loaded into an individual container holding around 1,000ft3 (28m3). A shipment of less than around 800ft3 (22.5m3) is cheaper to send as groupage. Obtain a separate quote for items that won't fit into a container. If the destination in Australia isn't within 30 miles (48km) of the port of arrival, you may need to pay an extra charge for door-to-door delivery. There may also be extra charges in Australia such as storage (if necessary). Ask about possible extra charges in advance. Most international removers expect to be paid before your goods are shipped, although some allow you to pay when you take delivery. The cost of moving your house contents from your previous country of residence to Australia may be paid for by your Australian employer.

Before shipping any household articles to Australia, check whether they're worth taking, e.g. many people take electrical apparatus that's incompatible and furniture which is unsuitable or simply isn't needed in their new home (see **Household Goods** on page 491). It isn't worthwhile taking cookers (which are usually provided), refrigerators (usually too small), TVs (incompatible – see page 201) and wardrobes (built-in in most homes). If you're moving from a country with a cold climate, bear in mind that furniture and furnishings must be suitable for a hot climate (unless you're heading for Tasmania). You should carefully consider the cost of packing and shipping large items to Australia, as it may be cheaper to sell them and buy new items on arrival. Good quality furniture and antiques are worth taking, as are small electrical appliances if the voltage is the same as Australia (240V).

If you pack your belongings yourself, you must provide an inventory for Australian customs. If you do your own packing, use paper, wood or wool instead of straw, and don't include any prohibited or illegal items (see page 120), as customs and quarantine checks can be rigorous and penalties severe. On the day of the move, make sure there's room for the removal van or truck to park, if necessary by asking the police to cordon off an area outside your home. Give the shipping company a telephone number and an address in Australia through which you can be contacted, and try to get a relative or friend to handle any problems in the country from which your belongings are being shipped.

Be sure fully to insure your household contents during removal with a well established insurance company – you aren't required to use the one recommended by the removal company, which may not provide the best cover. You should have an all-risks marine insurance policy from domicile to domicile, which is underwritten by an established and solid insurance company. It's wise to make a photographic or video record of any valuables for insurance purposes. If you need to make a claim, be sure to read the small print, as all companies require you to make claims within a limited period. Your insurance cover may differ according to whether items were packed by you or by the shipper. Send a claim by registered post. **If you need to put your household effects into storage, it's imperative to have them fully insured, as warehouses have been known to burn down.** Don't forget to insure your home contents from the day you move in (see page 355).

Although most people wouldn't consider doing their own house move, if you have only personal effects to transport locally within Australia, you can hire a van by the hour, half-day or day (see **Car Hire** on page 303). Many removal companies sell packing boxes in various sizes and hire or sell removal equipment (trolleys, straps, etc.) for those who feel up to doing their own house move. See also the checklists contained in **Chapter 20**.

Relocation Companies

If you're fortunate enough to have your move to (or within) Australia paid for by your employer, he may arrange for a relocation company to handle the details. Relocation companies in Australia generally deal with corporate relocations rather than acting for individuals. In addition to providing education, employment and housing services, many relocation companies find business premises in Australia and relocate complete companies, including plant and machinery.

Although you may consider a relocation company's services expensive, particularly if you're footing the bill yourself, most companies and individuals consider it money well spent.

There are relocation companies in all major cities in Australia. You can find one through The International Relocation Association (TIRA, ☎ 724-934 2901, 💻 www.tiranetwork.com) or look in your local yellow pages under 'Relocators'. One relocation company with offices throughout Australia is Australiawide Relocations, PO Box 111, 19–23 Bridge Street, Pymble, NSW 2073 (☎ 02-9488 9444). Most relocation companies provide the following services:

- **House Hunting** – This is usually the main service provided by relocation companies and includes both rented and bought properties. Services usually include locating a number of properties matching your requirements and specifications and arranging for you to visit to Australia to view them. You should allow at least two months between your initial visit and moving into a purchased property. Rental properties can usually be found in two to four weeks, depending on the location and your requirements.
- **Negotiations** – Companies usually help and advise you on all aspects of house rental or purchase and may conduct negotiations on your behalf, organise finance (including bridging loans), arrange surveys and insurance, organise your removal to Australia and even arrange quarantine for your pets.
- **Schools** – Consultants usually provide a report on local schools (both state and private) for families with children. If required, the report can also include private boarding schools.
- **Local Information** – Most companies provide a comprehensive information package for a chosen area, including details of amenities and services, communications, employment prospects, estate agents, local schools (state and private), public transport, shopping facilities, sports and social facilities, and state and private health services.
- **Miscellaneous Services** – Companies may provide advice and support (particularly for non-working spouses) both before and after a move, counselling for domestic and personal problems, help in finding jobs for spouses, orientation visits for spouses, and even marriage counselling (moving to another country puts a lot of strain on relationships). A relocation company may also find you a suitable car if one isn't provided by your employer.

AUSTRALIAN HOMES

There's a huge choice of homes in Australia, including mobile homes, apartments, townhouses and a wide range of 'standard' and individually-designed, detached homes. Apartments (called units or home units) are common in inner cities and coastal areas, and townhouses (or row houses or row homes) are also common in cities and their suburbs. Villa units are low-rise properties separated by a garage or small courtyard (garden) and similar to a townhouse. Outside the major cities, most people have a home built to a standard or individual design on their own plot, although package deals, including a plot and a house, are also common. There's also a choice between modern and period homes. Over three-quarters of Australia's 8 million homes are detached houses, some 15 per cent are apartments, and around 10 per cent are terraced houses, semi-detached, terrace homes or townhouses.

Modern Detached Homes

The most common Australian family home is a modern, detached, single-storey bungalow (ranch style) on a quarter or third of an acre plot. It has three or four bedrooms, a combined lounge/dining room, kitchen (possibly eat-in), bathroom (or two), separate toilet, laundry room, possibly a family or 'rumpus' room (which may be an extension of the kitchen), and a garage or car port. Bathrooms usually include a bath and separate shower, and there may also be a shower room. Larger houses, e.g. from four bedrooms, have two or more bathrooms, the master bedroom having an en suite bathroom or shower. Larger homes may also have a study and other rooms. The mild climate allows year-round, outdoor living, and most detached homes have terraces or patios with a barbecue, and around half have a swimming pool (which must be completely fenced off and childproof).

The quality of modern Australian homes is generally excellent. Construction may be brick (the most expensive and generally reserved for luxury homes), brick veneer (the most popular), or weatherboard and fibre cement known as fibro (the cheapest but no longer common). Brick veneer has the outward appearance of a full brick construction, except that the inner frame is made of timber and the inside is lined with plasterboard or similar material. It costs less than a full brick home and is particularly suited to Australia's climate. A fibro house is a timber frame covered with fibre cement on the outside and plasterboard on the inside. Roofs are generally made of terracotta or cement tiles, although galvanised steel decking or fibre cement sheeting is often used in contemporary style homes.

In remote country areas (e.g. the outback and the bush), mains electricity, running water, sewerage and telephone lines are a luxury, and dirt roads, generators, rain water tanks and septic tanks are common. Houses are raised on stilts in some tropical areas or those subject to flooding, where the garage may be located below the living area.

When you buy a new home, bathroom, kitchen and light fittings, curtains and fitted carpets are usually included in the price. Bedrooms have built-in wardrobes, and kitchens are fully fitted with a cooker and possibly even a dishwasher. Fly screens are common on external doors and all windows, and allow you to leave the doors and windows open without letting insects in. Good insulation helps keep homes cool in summer and warm in winter; in the southern states, homes may have a fireplace or a heating unit in the lounge. Air-conditioning may be fitted as standard in up-market homes. Wallpaper is rare in Australia, where interior walls are generally painted. Most semi-detached and detached houses have single or double garages included in the price.

In major cities, there are home display villages where you can view the latest designs from Australia's largest builders. New properties have a builder's warranty.

Period Homes

There are many period homes in the inner suburbs of the major cities, most of which have been modernised and are now relatively (or very) expensive. Terraced housing is found in some older inner-city suburbs, e.g. in Sydney, where decorative wrought ironwork is a feature of early homes, particularly in suburbs such as Paddington and Darlinghurst. Federation (early 19th century) houses made of wood and sandstone are also attractive and highly prized. In Queensland, there are elevated timber and iron houses with balustrades and verandas (known appropriately as 'Queenslanders'), which allow cooling breezes to permeate the house.

There's also a vast amount of housing stock with no architectural merit or heritage value. Many homes built during the construction boom of the '50s and '60s reflect the less sophisticated and enlightened ideas of that era and are entirely unsuited to a modern lifestyle. In many cases, the plots they occupy are worth much more than the properties themselves.

If you need to modernise or renovate a property, you should expect to pay at least 20 per cent more than your original budget. Many old homes have problems such as damp, electricity faults and insect infestations.

Apartments

Apartments (flats), called units or home units in Australia, are common in inner city and beachside areas because of the high cost of land, although they aren't as widespread as in European cities. Apartment blocks are usually purpose-built with up to 20 storeys and are rarely conversions of old houses. Blocks may contain split-level apartments and penthouses (which traditionally occupy the whole top floor of a high-rise building) and usually have underground parking. Many modern apartment blocks have communal pools and other facilities, such as gymnasiums, saunas and tennis courts. Queensland's Gold Coast is popular among retirees, as there are many apartments in retirement villages that include billiards rooms, bowling greens, croquet lawns, swimming pools and tennis courts, and are served by village buses.

Apartments, particularly older apartments, aren't usually built or designed to the high standards found in North America or many European countries. Many older apartments are tiny, with poor storage and inadequate parking, and are lacking in quality fixtures and fittings.

Mobile Homes

Mobile homes (also called transportable or manufactured homes, as they're factory-built in two or more sections and erected on site, usually in around six weeks) are popular in Australia, particularly among retirees. Many mobile homes look like conventional homes and include features such as bay windows, built-in wardrobes, skylights, verandas and even brick finishes. They cost between $70,000 and $140,000 and, at the top end of the market, aren't much cheaper than conventional homes. However, mobile homes are likely to depreciate over the years, rather than appreciate like a conventional home.

Mobile homes are usually sited in caravan parks or specially built estates. Sites must usually be leased, e.g. on a weekly or monthly basis, and you should beware of spiralling rents, which are endemic in most states (although some parks have rent controls). There are also a number of restrictions in parks, e.g. overnight fees for guests, and in some states owners even require the permission of park owners to sell.

For further information contact the Manufactured Housing Industry Association, PO Box H114, Harris Park, NSW 2150 (☎ 02-9615 9999), which publishes an information booklet. The Queensland Government Office of Fair Trading publishes an online *Going Mobile – A Guide to Mobile Home Living* (💻 www.consumer.qld.gov.au).

Retirement Homes

For those who are retired or nearing retirement age (e.g. over 55), purpose-built retirement homes and sheltered housing are available in most areas of Australia, where there are around 2,500 retirement villages. Villages vary in size and offer different levels of accommodation, from self-contained independent living apartments, cottages or townhouses to serviced apartments, hostels and nursing homes. Most villages offer a luxurious lifestyle, safety and security, and a supportive environment, and some are more like country estates or luxury hotels with prices starting at over $500,000. Before buying a retirement home, you should visit a number of villages and talk to residents, as they vary enormously in the quality and variety of amenities and housing, and cost. There's a large demand for homes in retirement villages and they usually sell quickly.

Retirement villages offer special features, facilities and convenience for the elderly and retired (most residents are in their late 60s or older), including guest suites that can be booked for visitors. Facilities may include a billiards room, bowling green, craft room, croquet lawn, garage, heated outdoor or indoor swimming pool (or both), landscaped gardens, library, lifts, lounge/dining area, open fire, private bar, private gardens, restaurant, spa complex, sun room and tennis courts. In some villages, all home cleaning is included and meals may also be provided (called 'assisted living'). One of the most important features of retirement homes is that help is on hand 24 hours a day, either from a live-in warden or caretaker or via an alarm system linked to a control centre. A nurse and maintenance man are usually on call and there are visiting doctors and dentists. Many villages provide 24-hour, seven-days-a-week emergency care and some also have their own nursing homes.

In some villages, you purchase a strata or unit title (see **Title** on page 141). Most villages are resident-funded, where each resident purchases a unit through a tenancy arrangement; some are donor-funded, i.e. run by a charitable or non-profit organisation and operated on a loan and licence basis (see page 142), with places reserved for retirees who are unable to make a 'donation'.

Initial (ingoing) costs of buying a retirement home include the purchase of a unit or lease (see **Title** on page 141), fees such as stamp duty and legal fees (see page 142). Running (ongoing) costs include weekly/monthly fees for facilities, insurance, maintenance, rates and services, which can be up to $1,250 per month. A deferred management fee may be payable on leaving a retirement village, which is usually a percentage of the original purchase price. When a unit or lease is put up for sale, management fees must usually be paid until it's sold. This leaves owners (or their families) open to abuse, and some retirement villages deliberately allow units to remain empty so that they can charge fees without providing any services. Other common problems include limited access to services, restrictive codes of practice, financial disputes and poor management.

State governments oversee the retirement village industry and most have a code of practice that aims to regulate the development, operation and promotion of villages. Check with the state authorities and the state retirement village residents' association. All states also have a Council of the Ageing (COTA) that provides information and advice about retirement villages (go to 💻 www.cota.org.au).

TEMPORARY ACCOMMODATION

On arrival in Australia, you may find it necessary to stay in temporary accommodation for a few weeks (or even a few months) before moving into permanent accommodation or while waiting for your personal effects and furniture to arrive from overseas. In most large towns and cities, apartments or holiday flats are available, which are usually self-contained and fully furnished with their own bathrooms and kitchens. They're cheaper than hotels (e.g. 25 to 50 per cent less than a standard hotel double room), have over twice the space and are more convenient, particularly for families. Serviced apartments are usually rented on a weekly basis. Single people and married couples (without children) may be able to find temporary accommodation in hostels. There are a limited number of government hostels (e.g. in Melbourne and Sydney) and self-contained apartments for migrants with nowhere to stay on arrival, although these are usually drab, depressing places and are mostly used by refugees. For information about bed and breakfast, hostels, hotels and self-catering, see **Chapter 15**.

If you wish to look at properties for rent or sale in a particular area, you can make appointments to view properties through estate agents in the area where you plan to live and arrange your own trip to Australia. However, you must make **absolutely certain** that estate agents know exactly what you're looking for. It's also possible to view properties over the internet, e.g. via the Real Estate Display Centre (🖳 www.realestatecentre.com.au). Most agents also send details of properties by fax or email.

BUYING PROPERTY

Buying a house or apartment in Australia has traditionally been a good long-term investment, although prices can remain stable or even fall in the short term. This was the case during the recession in the early '90s, and some experts predict that house prices will fall in 2006 and 2007, before an upturn. Whether you choose to buy or rent will therefore depend largely on how long you're planning to stay in Australia as well as where you're planning to live. If you're staying only short term (say, less than three years), you may be better off renting. For those staying longer than three years, buying is usually the better option, particularly as paying a mortgage on a house or apartment is generally no more expensive (and often cheaper) than renting. It's also more difficult to rent than buy a good property in most cities.

Nevertheless, if you're a migrant, you should seriously consider renting for a period before buying, particularly if you're unsure of where you want to live or work, and there's a possibility that you will change jobs or states within your first year or two in Australia; you may even decide, as many people do, that Australia isn't for you (e.g. it's simply too far away from family and friends) and return home within a few years. Even if you're sure you want to stay long term, don't be in too much of a hurry to buy a home, but have a good look around in order to form a clear idea of the relative prices and types of properties available, **and** know exactly what you're looking for. For example, do you want a house with a garden or an apartment, perhaps with higher security and lower heating bills? Do you want an older house with character and space or a modern townhouse or apartment with all mod cons?

The secret of successfully buying a home in Australia (or anywhere else for that matter) is research, research and more research, preferably before you even set foot there. You may be fortunate and buy the first property you see without doing any homework and live happily ever after. However, a successful purchase is much more likely if you thoroughly investigate the towns and suburbs in your chosen area, compare the range and prices of properties and their relative values, and study the procedure for buying property. It's a wise or lucky person who gets his choice absolutely right first time, and there's a much better chance if you do your homework thoroughly.

Information

Magazines are published by local property associations in major cities and states. Most banks, building societies and credit unions publish free booklets for homebuyers, which generally contain excellent (usually unbiased) advice. The NSW Department of Housing (🖳 www.hpaa.nsw.gov.au) publishes various booklets offering advice about housing. The Saturday editions of major newspapers are the best for home advertisements, and most of them have a property section. However, the advertised price is sometimes only for the plot, and the building is extra. The measurements of rooms are usually stated in feet and inches and aren't usually included in advertisements; the size of a house is usually expressed in 'squares', where one square equals 100ft^2 (9.3m^2). The size of a plot may be stated in square metres or acres.

Many estate agents produce free newspapers and magazines containing details of both old and new houses, and colour prospectuses for new property developments. There are a number of free property articles and magazines in Australia, including online articles on the website of the Real Estate Institute of Western Australia (🖳 www.reiwa.com.au) and *Australian Property Investor* (available at newsagents or by subscription from 🖳 www.apimagazine.com.au).

Non-residents

All proposed acquisitions of urban property by non-resident foreigners must be approved by the Foreign Investment Review Board, c/o Department of the Treasury, Langton Crescent, ACT 2600 (☎ 02-6263 3795, 🖳 www.firb.gov.au).

Cost

Property prices vary considerably throughout the country and in the various suburbs of the major cities. Not surprisingly, the further you are from a town or city, the lower the cost of land and property. Properties in central and popular beach locations cost anywhere between two and four times as much as similar properties in less fashionable or convenient outlying city suburbs. For many buyers it's a choice between a small apartment in an inner city and a large detached family home in the outer suburbs – in recent years the average Aussie commuter (battler) has had to move further and further out into the suburbs of major cities in order to find affordable accommodation.

A two- or three-bedroom, single-storey home in most outer city suburbs costs between \$110,000 and \$185,000; four-bedroom, two-storey homes cost from around \$150,000 to \$375,000. On the other hand, waterfront properties in Sydney can be astronomically expensive and a reasonable two-bedroom apartment in an attractive building with water views costs more than \$900,000 (\$2 million-homes are commonplace in Sydney, in Melbourne and on the White Sunshine Coast). There's a high demand everywhere for waterfront properties, which have generally been an excellent investment, particularly in NSW, where the government plans to preserve the coastline from further development (canal developments are already banned). In the current sluggish market, however, some may be overpriced.

After a period of large annual house price increases in the late '90s and early 21st-century, the Australian residential property market experienced a 'correction' in 2005. According to *The Economist* magazine's house-price index, between 1997 and 2004, Australian residential property prices rose by an average of 113 per cent (in the major cities, rises were closer to 200 per cent), prices generally reaching their zenith in the third quarter of 2003. By the end of 2004, average house prices in the capital cities were around $550,000 in Sydney, $383,000 in Canberra, $330,000 in Brisbane, $319,000 in Melbourne, $280,000 in Hobart and Perth, $270,000 in Adelaide and $260,000 in Darwin.

An interest rate rise in March 2005 contributed to a market slowdown and some reductions in the above average figures. The remainder of 2005 is expected to see static house prices, with perhaps falls in some areas and sectors of the market. Analysts expect property oversupply and further interest rate rises to cause residential property prices to be sluggish or in decline in 2006 and perhaps also in 2007, before an upturn in the market. These predictions are to be taken with a pinch of salt: predicting the movement of any market (e.g. the art, currency, property or stock market) is notoriously difficult, there being several (sometimes unpredictable) factors to take into account. If, however, the predictions are correct, the forthcoming two or three years will be a good time to enter the Australian residential property market. This is particularly the case in Sydney, where prices are predicted to fall the most. The property market in NSW has been depressed more than average by news of the introduction of a vendor duty tax from July 2005. Other Australian cities are expected to be more fortunate, some analysts still seeing room for further price increases, especially in parts of Canberra, Melbourne and Perth.

A few kilometres can make a huge difference to the price of a property, apartments in central areas costing up to $2,500 per square metre more than those in harbour-side developments a few kilometres further out. Land prices also reduce considerably from around 15km (9mi) outside a city and are at their lowest around 25km (16mi) from cities. The cost of land varies from as little as $40,000 for an average size suburban house at least 25km from cities such as Adelaide, Hobart and Perth to over $350,000 for a similar plot within 15km of central Sydney (if you can find one).

The cost of building a home varies according to the location and the quality of materials used. Brick veneer costs from around $800 to $900 per m^2, depending on the location. The cost of building a home increased considerably after the introduction of GST in July 2000.

In the last few years, there have been few bargains when it comes to buying property and, although you might have been able to negotiate a reduction of 5 or possibly 10 per cent, it was a seller's market. That has changed and buyers today can undercut asking prices more substantially and pick up bargains. There's usually a good reason, however, when a property is considerably cheaper than other similar properties. Although it's sometimes unwise to look a gift horse in the mouth, you should generally be suspicious of a bargain that appears too good to be true. On the other hand, most sellers and estate agents still price properties higher than the market price or the price they expect to receive, knowing that buyers will try to drive the price down, so always haggle over the price asked (even if you think it's a bargain). This is, in fact, one of the few occasions in Australia when you're expected to barter, although you should try to avoid insulting an owner by offering a derisory price, even in the current uncertain market.

If you're buying a home for a limited period or as an investment, you should buy one that you hope will sell quickly and at a profit. Homes that sell best are exceptional period houses of character with lots of original features, and water and beach-front homes (particularly in Queensland, although sales of apartments in Brisbane hit a six-year low in the first quarter of 2005), which are in high demand and can be let for most of the year to holidaymakers if required. Luxury units in central Brisbane, Melbourne and Sydney have also been a good investment, but some are currently overpriced. Buying property in Australia is usually a long-term investment and isn't recommended to those seeking a short-term gain (this is particularly true at the moment). You must pay capital gains tax on the profit made on the sale of an investment property (see page 399).

You can find out the price of homes in any Sydney suburb through the *Sydney Morning Herald Home Price Guide*, which lists all the sales results (both auction and private treaty) in Sydney suburbs for the last 12 months (it can be ordered on the internet from Australian Property Monitors, 💻 www.apm.com.au). A similar service is provided by newspapers in other major cities, and you can peruse property advertisements in a number of publications on the internet (e.g. 💻 www.sydneyproperty.com.au).

Title

Title to property in Australia can take several forms, including the following. A certificate of title is usually issued by the state lands title office (land registry), where land and property ownership is recorded. Mortgages are also recorded at the lands title office.

- **Freehold** – Most properties in Australia are owned freehold, where the owner receives a copy of the certificate of title (deeds) or the strata title (see below).
- **Strata Title** – Apartments in Australia are sold freehold under the Strata Titles Act and are known as 'strata title units'. Strata title arrangements usually include a management agreement for the provision of services and facilities tailored to the needs of residents, as well as a possible deferred management fee (see below). Strata title provides the highest level of security of tenure, the ability to borrow against the equity in your home, and retention of any appreciation in its value.
- **Leasehold** – Under leasehold title, you purchase a long lease, which is a common tenancy arrangement in retirement villages, for example. Leases are usually for 99 or 199 years, and a leasehold title is cheaper than a strata title, although stamp duty is still quite high. Leases are transferable, but there's no capital appreciation if the lease is transferred.
- **Company-share Title** – A company-share title is effectively a share in the company that owns the estate, which includes the right to tenancy, although shares can be difficult to resell.

- **Loan & Licence** – A loan and licence arrangement usually applies to donor-funded estates, where you pay the sponsor/developer a sum (donation) plus an interest-free loan, which buys you the right to occupy a unit and use the facilities of the estate, e.g. a retirement village.

Fees

The fees associated with buying a home in Australia usually total between 4 and 6 per cent of the purchase price, which is lower than in many other countries, although they can be over 6 per cent. Most fees are calculated as a percentage of the value of the property you're buying, so the more expensive the property, the higher the fees. Even removal costs are higher if you have a large house (unless you have a lot of empty rooms). If you're buying **and** selling, you must consider the cost of both transactions. The main fees are as follows (although they change regularly and, in the current slow market, there are calls to reduce or abolish some of them):

- **Stamp Duty** – Stamp duty varies considerably according to the price of a property and also with the state or territory. Average stamp duty rates are around $2,000 (on a $100,000 property), $4,600 ($200,000 property) and $14,000 ($400,000 property). Stamp duty also varies according to the type of buyer. In some states, it's lower for first-time buyers or is waived altogether. For example, in May 2004 NSW introduced the First Home Plus scheme, under which first-time buyers are exempt from paying stamp duty on homes costing up to $500,000. First-time buyers also receive a discount on stamp duty for homes costing between $500,000 and $600,000. Victoria introduced similar legislation in March 2004, with first-time buyers receiving a cash grant of up to $5,000 to help pay towards stamp duty. The ACT has abolished stamp duty for first-time buyers for homes costing up to $273,000, and first-time buyers with modest incomes can apply for stamp duty discounts. See 🖳 www.stampoutstampduty.com.au/rates for the latest situation in each state.
- **Land Transfer Registration** – This fee is for recording a change of owner at the Land Titles Office and is payable each time a property is sold. It's either a flat fee or a variable fee based on the price paid and varies from state to state. The fee on a $100,000 property, for example, is $56 in NSW (fixed fee) and around $460 in South Australia (variable fee – around $960 on a $200,000 property).
- **Legal Fees** – Legal fees are usually between 1 and 2 per cent of the purchase price, but may vary according to the work involved. Legal fees vary considerably from state to state, e.g. from around $550 in Adelaide, Perth and Hobart to around $1,750 in Brisbane for a property costing over $100,000. The fees in most states are within the $550 to $1,100 range.
- **Solicitor's or Conveyancer's Fees** – These are the fees for the documentation necessary for a property purchase (see **Conveyance** on page 146). There isn't a fixed charge and the cost of conveyance can range from around $500 to $1,700.

- **Government Taxes** – There are federal and state taxes on financial transactions that vary according the state or territory.
- **Mortgage Fees** – A range of fees is associated with mortgages, including a mortgage application or establishment fee, a valuation fee, legal fees, maintenance fees and a loan registration fee (see page 142).
- **Termite & Pest Inspection** – This is compulsory in some states, while in others it's sufficient to certify that a property is free of termites and pests. However, a termite inspection is always recommended, whether required by law or not. The inspection costs from around $150 to $250 and may be paid by the vendor or the buyer or shared.
- **Strata Inspection** – When you're buying an apartment (unit), it's wise to have a strata inspection (relating to the Strata Titles Act – see **Title** on page 141), which tells you whether there have been any administrative or structural problems with the building. Strata inspections cost from around $180 to $250.
- **Inspection or Survey Fee** – Although it isn't compulsory to have a building inspection or a structural survey carried out, it's often wise, particularly when you're buying an old detached house. You should allow from $400 to $500 for a structural survey.
- **Building Insurance** – It's a condition of lenders that properties are fully insured against structural and other damage (see page 353). It may be necessary to insure a property from the day you sign the purchase contract.
- **Miscellaneous Costs** – If you're buying a new home, you may need to pay an architect's and other fees. You also usually need to pay utility connection, reconnection, registration or transfer fees for electricity, gas, telephone and water. Although not a fee as such, removal costs must also be taken into account.

You must also consider running costs, which include a caretaker's or management fees if you leave a home empty or let it, community fees for a unit or communal garden, pool and property maintenance, contents insurance (see page 355), local property taxes (rates) and possibly land tax (see page 384), and standing charges for utilities (electricity, gas, telephone, water). Annual running costs usually average around 2 to 3 per cent of the cost of a property.

Estate Agents

Most property in Australia is bought and sold through estate agents, who sell property on commission for owners. When buying property in Australia, always use a licensed agent. The Real Estate and Business Agents Act imposes obligations and requirements on licensed agents, which protect both buyers and sellers by creating a source of legal redress in the event of error, loss, misrepresentation or negligence. The act protects deposits paid by buyers and prevents conduct which could be misleading or prejudicial to buyers, and is backed by disciplinary procedures and a Fidelity Guarantee Fund. However, the act doesn't apply to private sales where no agent is involved.

You should check with your state real estate organisation, e.g. the Real Estate Institute of New South Wales, that an agent is a member; a list of state organisations can be found on the website of the Real Estate Institute of Australia, Level 1, 16 Thesiger Court (PO Box 9068), Deakin, ACT 2600 (☎ 02-6282 4544, 💻 www.reiaustralia.com.au), which is the umbrella organisation for state real estate organisations. In July 2000, the Property Agents and Motor Dealers Act came into force, whereby estate agents are obliged to adhere to a code of conduct (of which you can request a copy) and incur harsher penalties for providing false or misleading information. Estate agents must also have professional indemnity insurance. Clients also have access to a Tribunal and Complaints Fund.

Nevertheless, estate agents usually act for the seller and it's their job to obtain the highest price they can for a property, so don't expect impartial advice if you're a buyer. If they offer to make a considerable reduction on the advertised price, it probably means that it's overpriced and has been on their books for a long time. An estate agent usually tries to get you to view as many properties as possible (irrespective of whether they fit your requirements or price range), as this shows sellers that he's doing a good job. You should try to sort out the possibles from the improbables before making any appointments to view and, if you're shown properties that don't meet your specifications, tell the agent immediately. You can also help the agent narrow the field by telling him exactly what's wrong with the properties you reject.

There's a multi-listing service in all states, whereby estate agents list properties that are registered with other agents as well as their own. However, some agents may only show you, or at least try to push, properties registered with themselves. (If they sell a property registered with another agent, the two agents split the commission, but if they sell a property registered with themselves, they keep the whole commission.)

Many homes for sale, including those registered with an agent, are 'open' at weekends (possibly with a 'home open' sign outside), although the total inspection period may be as little as an hour. Otherwise, it's essential to make an appointment with an owner or agent to inspect a property. It's possible to inspect Australian properties on the internet from anywhere in the world, as most large estate agents, builders and developers now have websites.

Buying at Auction

An alternative to buying from an agent is to buy at auction, which has become popular in recent years, particularly when prices were rising. Around 25 to 30 per cent of homes in Melbourne are sold at auction compared with around 20 per cent in Sydney, around 15 per cent in Brisbane and 10 to 15 per cent in Adelaide. The advantages are that sellers can sell quickly and buyers can usually save money (it's most common in Melbourne and Sydney). However, it's absolutely vital to do your homework before buying at auction, particularly regarding the market value of properties. Many auction houses quote a price 10 or 20 per cent below a property's expected sale price in order to attract more interest, although in a sellers' market many properties sell for much more than their reserve price. Property auctions are advertised in local newspapers and may be held on site.

If you aren't in Australia or are buying in an unfamiliar area, you can engage an estate agent to find a house, bid for it at auction and negotiate the sale. Agents may charge as little as a few hundred dollars to bid at an auction or up to 3 per cent of the price if they conduct a search and secure a property. It isn't wise to bid yourself unless you know the ropes, as there's an art to bidding the right amount at the right time (and with the right degree of insouciance)!

It's necessary to have your finance in place in advance when buying at auction, as you're required to pay the deposit on the spot (usually 10 per cent) and close within a reasonable period. **Cooling-off rights (see page 145) don't apply when buying at auction.**

Contracts

Once you've found a suitable property and a price has been agreed, the estate agent completes a contract of sale, which is signed by both parties. Contracts are published in standard form by the Law Society and the Real Estate Institute. Since July 2001, the front of all contracts has carried a government statement bringing to your attention important matters such as the recommendation to seek legal advice and information about cooling-off periods (see below) and the payment of deposits. You, the vendor and the estate agent must sign this statement in front of a witness. **You should never sign a contract without having it checked by a legal adviser.**

It's important to check that a property's particulars are complete in every detail and have been entered correctly and that the terms of sale are correct, including any changes made to the standard terms. Although it's possible to obtain a loan for the whole cost of a property (a 100 per cent mortgage) from some developers, particularly if you're a first-time buyer, most lenders expect borrowers to pay a deposit of 5 to 25 per cent of the purchase price. The average deposit paid is around a third of the value of a property in Sydney and some 40 per cent in Melbourne. The deposit is paid by the buyer to the agent and deposited in the agent's escrow (trust) account until completion, which is usually around a month later. **The deposit is forfeited if you pull out of a purchase after signing a contract and aren't covered by a clause in the contract.** However, a holding deposit paid before signing a contract (as a sign of 'good faith') is refundable if you change your mind.

After signing the contract, called 'exchange', both parties are legally obliged to go through with the deal, subject to cooling-off rights in some states, e.g. two to five working days in NSW, South Australia and Victoria; in NSW, buyers have from the day of exchange until 5pm on the fifth working day following, during which they can withdraw from the purchase with a limited penalty (0.25 per cent of the purchase price). Cooling-off rights don't apply when buying at public auction, and in any case vendors sometimes refuse to sell unless a certificate waiving the cooling-off period is signed.

Any conditions attached to a sale must either be dealt with before the exchange or during the cooling-off period; otherwise, they must be included as a specific provision in the contract (see below).

Conditional Clauses

Contracts often contain conditional clauses, such as the sale being conditional on a satisfactory survey. Conditions usually apply to events out of control of the vendor or buyer, although almost anything agreed between the buyer and vendor can be included in a contract. If any conditions aren't met, the contract can be suspended or declared null and void and the deposit returned. However, if you fail to go through with a purchase and aren't covered by a clause in the contract, you forfeit your deposit or might even be compelled to complete a purchase.

If you're buying anything from the vendor such as carpets, curtains or furniture which are included in the purchase price, you should have them listed and attached as an addendum to the contract. Any fixtures and fittings present in a property when you view it (and agree to buy it) should still be there when you take possession, unless otherwise stated in the contract.

When signing a contract to buy a home or land on which you require a loan, you should complete the clause regarding your ability to obtain finance. This makes the contract 'subject to finance'; if you cannot obtain finance within the time specified in the contract, e.g. 7 to 14 days, it becomes null and void and you won't have to proceed. Without a finance clause, you could be sued by the vendor for failing to buy the property. If you cannot arrange finance in the specified time, you can ask for an extension to the settlement date.

Conveyance

Conveyance (often improperly called conveyancing) is the legal term for the process of transferring property ownership from one person to another. There are two main stages in conveyance in Australia: the first stage leads to an exchange of transfer contracts and the second leads to the completion of the sale, when you become the new owner. Conveyance duties and laws in Australia vary with the state or territory where the property is situated, but the information below generally applies.

Conveyance includes carrying out 'searches' to ensure that proper title is obtained, arranging the necessary registration of the title, checking whether the land has been registered and the existence of any restrictive covenants, enquiring about any planned developments that may affect the value of a property (such as a new airport runway or motorway at the bottom of the garden), checking that land tax, council and water rates have been paid by the previous owner (if not, the new owner must pay them), and drawing up a contract of sale. Searches should include the following:

- Checking the title deed.
- Checking the zoning certificate, issued by the local council, which specifies what the surrounding land may be used for (e.g. industrial or commercial development).
- A strata records search (for strata title properties – see page 141), which includes checking that a building is adequately insured, identifying charges/levies, identifying any limitations or restrictions on the use of the property, and whether animals are permitted.
- Enquiries with the local council and utility companies as to whether the property is clear of debts.
- Checking the building inspection report.
- Checking the drainage or sewerage service diagram.
- Checking the pest certificate, which confirms that the building is free of pests, including termites.

Property conveyance in Australia is usually done by a solicitor (lawyer) or a conveyancer (also called a land broker, land agent or settlement agent), although you can do it yourself. In the ACT, Queensland and Tasmania, solicitors have a monopoly on conveyance, and in Victoria a conveyancer must work with a solicitor, but in other states you can engage a conveyancer. Some lenders carry out conveyance as a free service to borrowers. Separate conveyance fees are usually paid by both the buyer and the vendor (in some states the buyer's costs are higher, as there's more work involved).

There isn't a fixed fee for conveyance, which can range from around $500 to $1,700. Shop around for the lowest rate, as some solicitors and conveyancers negotiate. Conveyance companies are generally cheaper than solicitors and usually levy fixed fees with no hidden charges. Always check what's included in the fees and whether a quoted fee is 'full and binding' or just an estimate. A low basic rate may be supplemented by much more expensive 'extras' (called disbursements). Ask your colleagues, friends and neighbours and if they can recommend a solicitor or conveyancer and try to obtain a binding quotation in writing. **It isn't wise to use a solicitor or conveyancer who is acting for both the borrower and the lender, as conflicts of interest could arise.**

It's possible and legal to do your own conveyance, and there are a number of DIY kits available. However, you will need to do at least ten hours' work and you require a good grasp of details plus a good measure of patience. Conveyance isn't recommended for most people, as it's complex, risky and time-consuming. **If you miss a mistake in the lease, you could be left with an unsaleable property – if a solicitor or licensed conveyancer is at fault, you can at least sue him!**

Inventory

When moving into a property that you've purchased, you should check that the previous owners haven't absconded with anything that was included in the purchase as a fixture or fitting or anything which you specifically paid for, e.g. carpets, curtains, doors, fitted cupboards, kitchen appliances and light fittings. Note the reading on your meters (electricity, gas, water) and check that you aren't overcharged on your first bill. Meters should be read by the relevant authorities before you move in, which you may need to organise yourself.

BUILDING YOUR OWN HOME

Building a new home or having a new home built is common in Australia and usually takes from 4 to 12 months. Many Australians design and even build their own homes and, if you're up to it, you can do much of the work yourself, although plumbing and electrical work can be done only by qualified tradesmen. Alternatively, you can buy a plot and hire a builder or purchase a plot from a builder/developer with exclusive rights to develop a particular estate (called project or estate homes). Builders' project homes are extremely popular and are cheaper than building a home to your own design or having it designed and built by an architect, and land plus house packages are cost effective. All builders maintain show homes, which can usually be visited without an appointment at weekends.

It's generally cheaper and better to have a new home built than to buy and renovate an older home, as you don't need to make compromises for old building standards and existing dimensions or plot restrictions. You also don't need to match new work to old or make good any damage to existing structures. New homes are generally built to a much higher standard than older homes. **Building a home isn't for the faint-hearted, as it's fraught with problems.**

Cost

The recent introduction of building code performance requirements for Australian builders, goods and services tax, and new insurance regulations have led to a sharp increase in the price of building materials and therefore the cost of a new home. The cost per square metre of building a home depends on the type of construction and the location. The quality of fixtures and fittings used obviously makes a huge difference to the price. The following costs are for 'ordinary' homes in an average location:

Construction Type	Project Home Cost ($ per m^2)	Architect-designed Home Cost ($ per m^2)
Full brick	1,450 – 1,750	1,800 – 2,500
Brick veneer	800 – 900	1,600 – 1,700

Brick veneer is the most popular, while full brick is reserved for luxury homes (weatherboard and fibre cement are rarely used nowadays). Timber cladding is popular in some cities, e.g. Brisbane.

Land

The cost of land varies considerably according to the city or region and the distance from a city centre. For example, a plot around 8 to 15km (5 to 9mi) from Sydney centre costs at least $425,000, while a plot a similar distance from Perth costs from around $100,000. Plots over 30km (19mi) from city centres range from a high of around $140,000 in Sydney to around $50,000 in Adelaide and Perth. Most land in Australia is sold freehold, the only exception being the Australian Capital Territory (ACT), where most land is sold on a 99-year lease (after 99 years, leases have to be re-applied for).

Warranty

New properties built by a professional builder are always covered by a warranty, and most lenders won't make a loan on a new house without one. A standard contract for a new home usually provides that the builder rectify any defects notified by the purchaser for a limited period, e.g. three months. It's important to choose your builder carefully, as building disputes are common and it can be expensive to seek legal redress.

RENTED ACCOMMODATION

Renting rather than buying a home is usually the better choice for anyone who's staying in Australia for a few years or less, when buying isn't usually practical, and for those who don't want the expense and restrictions involved in buying and owning a home. If you're a migrant, it's also sensible to rent for a period before buying, particularly if you're unsure where you will be living or working. There's also a likelihood that you will change jobs or states within your first few years in Australia (a common occurrence) or even decide to return home. Renting also allows you to become familiar with a neighbourhood, the people and the weather before deciding whether you want to live there permanently.

There isn't as strong a rental market in Australia as in some other countries (although it's becoming more popular in the major cities). Most people own their own homes and renters are sometimes made to feel like second-class citizens. Rented accommodation has traditionally been in short supply in most major cities, particularly in Sydney and Melbourne. The healthy property market of the early years of the 21st century saw more rental property becoming available, but by early summer 2005, the amount available was declining (e.g. Sydney's rental vacancy rate had dropped to its lowest level for five years). The shortage of rental properties has seen a predictable increase in rents.

If you're planning to rent for more than a few weeks, it's wise to investigate the rental market in your chosen area before arriving in Australia, e.g. by studying the advertisements in Australian newspapers (which can be done on the internet) and contacting agents. Short-term accommodation (see page 409) can usually be arranged before arrival, but you shouldn't rent a property long term without inspecting it first.

Furnished accommodation is naturally more expensive than unfurnished and is even more difficult to find. Some landlords don't allow pets or smokers, so check whether any restrictions apply in advance.

Finding a Rental Property

Your success or failure in finding a suitable rental property depends on many factors, not least the type of property you're looking for (a one-bedroom apartment is easier to find than a four-bedroom detached house), how much you want to pay and the area where you wish to live. Good rental accommodation is in short supply in major cities, particularly Sydney and Melbourne, with the possible exception of luxury homes with astronomical rents. There are sometimes 20 to 30 applicants for each vacant property in popular suburbs, particularly homes with three or more bedrooms, and you may have to take what you can get. Most people settle for something in the outer suburbs and commute to work. However, if you need to travel into a city centre (particularly Sydney) each day, you should be prepared to spend at least an hour or longer travelling each way from the outer suburbs. There are a number of ways to find a rental property, including the following:

- Ask acquaintances, friends and relatives to help spread the word. A lot of rental properties are found by word of mouth, particularly in Sydney and Melbourne, where it's difficult to find somewhere with a reasonable rent unless you have connections (many rental properties change tenants without coming onto the market).
- Check the advertisements in local newspapers and magazines (see below). The best day for advertisements is Saturday.
- Visit letting agents and estate agents who also act as letting agents (all cities and large towns have both – look under 'Real Estate Agents' in the yellow pages).
- Look for advertisements in shop windows and on notice boards in company offices, shopping centres, supermarkets, and universities and colleges.
- Check newsletters published by churches, clubs and expatriate organisations, and their notice boards.

To find accommodation through advertisements in local newspapers, you must be quick off the mark, particularly in the cities. Buy newspapers as soon as they're published, and start telephoning 'at the crack of dawn'; even then you're likely to find a queue when you arrive to view a property in Sydney or Melbourne. You must be available to inspect properties immediately and at any time. Some people go to any length to rent a property, including offering to pay above the asking price (bidding wars sometimes break out), pay six months' rent in advance and sign a contract for two or three years.

Most properties in Australian cities are let through agents, whose main task is to vet prospective tenants. Always dress smartly when visiting properties or agents' offices in order to create a good impression. When registering with an agent, you need two forms of identification (e.g. driving licence and passport), written references from your employer and/or previous landlord, and character references. Agents usually contact all referees and may ask why you left your previous accommodation. If you have a pet, you may need a reference from your previous landlord stating that it was clean and well behaved, but animals aren't usually permitted in rented apartments. You must complete a registration form and should ensure that it's complete and correct in every detail, or you might jeopardise your chances.

Single parents, students, the unemployed and young people have a tough time finding anywhere at an affordable rent and, if you're on a low income or are unemployed, you need to prove that you can pay the rent. If you pass muster, you may be given the keys to view a property in return for a $50 deposit and proof of identity.

Rental Costs & Payment

Rental costs vary considerably according to the size (number of bedrooms) and quality of a property, its age and the facilities provided. Not least, rents depend on the region, city and neighbourhood. Rents are lower in rural than urban areas and, as a general rule, the further a property is from a large city or town, public transport or other facilities, the cheaper it is. Average rents tend to be highest in Sydney, Melbourne and Darwin. Approximate weekly rents for unfurnished properties are shown below:

Type of Property	Weekly Rent ($)
Studio/bedsitter	140 – 200
1-bedroom apartment	150 – 275
2-bedroom apartment	200 – 400
3-bedroom apartment	275 – 500
2-bedroom house	225 – 500
3-bedroom house	325 – 650

The lower rents quoted above apply to modest homes in the less expensive outer suburbs of cities such as Adelaide and Perth. The upper prices apply to outer suburbs in more expensive cities such as Sydney, Melbourne, Brisbane and Darwin. They don't include properties located in the central business district (CBD) of major cities or in exclusive residential areas, for which the sky's the limit: you can easily pay $2,000 per week for a swanky two-bedroom apartment in a smart part of Sydney. It may be possible to find older apartments and houses for less than the minimum rents shown above, but they're rare, generally small, and don't contain the standard fixtures and fittings of a modern home.

Rents are controlled in some states, although this doesn't usually extend to new properties or tenancies after a certain date. Your contract may include details of when your rent is to be reviewed or increased, if applicable (the rent for a fixed-term tenancy can be increased only when provision for an increase is included in the lease contract). You must be given notice in writing of any rent increases and a rent tribunal can review excessive rent increases and the existing rent if services are reduced. It's best to pay your rent by cheque or standing order, for which you should (by law) receive a receipt from your landlord.

Fees & Bonds

Most letting agencies and estate agents charge tenants a fee of two weeks' rent for a one-year lease and one week's rent for a six-month lease, which are the legal maximum fees. Usually, you're expected to pay one month's rent in advance, depending on the type of property and the rental agreement, plus a bond (see below) which is held against damages. Tenants must also pay a fee for the lease document, plus a deposit for electricity and gas. Beware of hidden extras such as a fee for connecting the electricity, gas or telephone (or a refundable deposit).

When renting property in Australia, a bond (deposit) must be paid in advance. The bond is usually equal to between four and six weeks' rent, and is normally higher for furnished than unfurnished properties, and can be as much as eight months' rent for a luxury furnished property (the bond is unlimited in NSW on fully furnished properties costing over $250 a week). It's lodged with the Rental Bond Board together with a copy of the inspection (condition) report. Information regarding rental bonds can be obtained from ☎ freecall 1800-422 021.

Rental Contracts

When you find a suitable house or apartment to rent, you should insist on a written contract with the owner or agent, which is called a tenancy agreement. In some states, such as NSW and Victoria, a standard form must be used by law, and in others there are usually minimum conditions which cannot be reduced by landlords. The tenancy agreement states the responsibilities of both parties and provides a fair balance between the landlord and tenant, although you should read it carefully before signing it. Apart from self-catering holiday accommodation (see page 413), renting a house or apartment usually requires a commitment of 6 or 12 months with an option to renew.

The owner is responsible for property taxes (council rates) and unit service charges (in the case of a strata title unit – see page 141), and the tenant for utility costs, unless otherwise agreed. If you rent a house with a garden and swimming pool, maintenance costs may be included in the rent. Tenants must take good care of the property, although the landlord is required to maintain it in a habitable condition and ensure that basic services such as water and sewerage are in order. If the landlord refuses to carry out urgent and necessary repairs within a reasonable period, you can arrange to have them done and send him the bill, although you mustn't deduct the cost from the rent.

If you wish to vacate a property before your lease expires, you're liable to pay the rent up to the end of your lease period, although you may be able to find someone to take over the lease and repay your bond (check whether this is possible with your agent or landlord). If you give the landlord adequate notice of termination (usually 21 days), he should attempt to minimise his loss by advertising and re-letting the property. If you have a verbal contract (termed a periodic tenancy) on a weekly or monthly basis, a week's or a month's notice is sufficient. If you're a tenant with a verbal or written agreement, you cannot be evicted or be forced to leave unless your landlord obtains an eviction order. In order to be evicted you must be in breach of your lease, e.g. by damaging the property, failing to pay the rent, refusing the landlord entry, renovating without permission or sub-letting,. A landlord cannot evict you by removing your belongings and changing the locks, or forcing you to leave by cutting off services. At the end of a fixed-term residential tenancy agreement, the landlord can terminate the agreement by giving 60 days' notice before the end of the agreement. The landlord may repossess a property for his own use or to sell it with vacant possession; he isn't required to state his reason for terminating a contract. Most states have a Residential Tenancy Tribunal to investigate complaints by landlords and tenants, and disputes over bonds, evictions, excessive rents and repairs, and there may be grounds for a tenant to appeal against termination, e.g. age, lack of alternative accommodation or poor health.

A renting guide is available from estate agents explaining the rights and responsibilities of tenants and landlords. Some people (e.g. Africans, Asians and students) may encounter discrimination, although it's illegal under the Federal Discrimination Act. You can also obtain advice at a citizens' advice bureau, community legal centre, consumer affairs office, legal aid commission or tenants' advice centre. Most large cities also have a tenants' union hotline. The local Office of Fair Trading in many states publishes a *Renting Guide* or *Tenants' Rights Manual* (in NSW see 💻 www.fairtrading.nsw.gov.au).

Inspection

One of the most important tasks on moving into a rented house or apartment is to complete (or check) an inventory of the contents and make an inspection report on its condition. This includes the condition of fixtures and fittings, the state of furniture and carpets (if furnished), the cleanliness and state of the decoration, and anything missing or in need of repair. A rental property should be spotless when you move in, as this is what your landlord expects when you move out. An inventory is normally provided by your landlord or a letting agent and may include every single item in a furnished property (down to the number of teaspoons).

The inventory and inspection report must usually be completed within seven days of taking possession and you receive a copy signed by you and the agent or landlord. A copy is also lodged with the Rental Bond Board (☎ freecall 1800-

422 021). The property is re-inspected when you leave and, if necessary, deductions are made from the bond for cleaning and repairs, although there's no deduction for ordinary wear and tear.

Note the reading on your meters (electricity, gas, water) and check that you aren't overcharged on your first bill. Meters should be read by the relevant authorities before you move in, which you may need to organise yourself.

Single Accommodation

Finding accommodation that doesn't break the bank is a huge problem for young single people and students (and anyone not earning a small fortune). For many, the solution is a bedsit, lodgings or shared accommodation. However, you must be over 18 to hold a tenancy agreement and young people usually find it harder to find a rental property than mature people, because of the prejudice that the young are grubby, itinerant, noisy, poor, unreliable, untidy, etc. If you're seeking inexpensive accommodation, you may find it more difficult in cities when the new term starts and students are looking for housing. There's a huge demand for single accommodation (often from overseas students) in the major cities, particularly in Sydney and Melbourne. In some cities, students have saturated the rental market and foreign students who are prepared (and able) to pay more for accommodation than Australian students have helped drive up rents and exacerbate the problem. Don't expect any luxuries in inexpensive single accommodation, as the standard is generally poor and is usually at its worst in areas with high demand.

Bedsits & Studios

If you prefer to live on your own but don't want to pay a lot of rent (who does?), the solution may be a bedsit or studio apartment. A bedsit usually consists of a furnished room in an old house, where you eat, live, sleep and, in some cases, also cook. If separate cooking facilities are provided, you must usually share them with someone else (or a number of people). You must also usually share a bathroom and toilet, provide your own linen (blankets, sheets and towels), and do your own laundry and cleaning. Bedsits offer privacy but can be lonely and depressing. A bedsit costs from around $100 a week for singles and from $140 a week for doubles. Slightly up-market from a bedsit is a studio or flatlet, which may have its own bath or shower and toilet, and sometimes a separate kitchen or kitchenette (a tiny kitchen). The rent for a studio apartment is around 50 per cent more than for a bedsit.

Lodgings & Boarding Houses

Another possibility is to find lodgings in a private home, which is becoming increasingly common, as many people have been forced to take in lodgers to pay their mortgages. This is similar to bed and breakfast accommodation (see page 412) except that you're usually treated as a member of the family and your rent normally includes half-board (breakfast and an evening meal). In lodgings you have less freedom than in a bedsit or studio and are required to eat at fixed times, but at least you have company. Lodgings are often arranged by schools and colleges for foreign students.

A boarding house is similar to lodgings, where the owner takes in a number of lodgers and may provide half-board or cooking facilities. The rent is around the same as for bedsits.

A boarder, lodger or paying guest is termed a 'licensee' in law and has fewer rights than a tenant, although it's often difficult to make a distinction. This applies to anyone lodging with the owner and sharing the bathroom and kitchen. If you're a 'licensee', your landlord cannot increase your rent without your consent, although he can ask you to leave at any time (but must give you adequate time to pack and remove your belongings).

Shared Accommodation

Sharing is another answer to high rents, particularly in major towns and cities, and is popular among students and the young. It usually involves sharing the bathroom, dining room, kitchen and living room of a house or apartment, and may even include sharing a bedroom. All bills are usually also shared (in addition to the rent), including electricity, gas and telephone, and in some cases food bills, as well as chores such as cooking and cleaning. Some landlords may include electricity, gas and water in the rent. As always when living with others, there are advantages and disadvantages to shared accommodation, and its success depends on the participants' ability to live together.

If you rent a property with the intention of sharing, make sure that it's permitted in your contract. It's possible for all sharers to be joint tenants with one tenancy agreement or individual tenants with individual tenancy agreements. However, the law regarding flat-sharing is complicated and it's simpler when one person is the tenant and sub-lets to the others, which must be permitted by the tenant's agreement. Whatever the arrangement, you should have a single rent book and pay the rent in a lump sum. It's usually the occupants' responsibility to replace flatmates who leave during the tenancy.

The cost of sharing a furnished apartment or house varies considerably according to its size, location and amenities. A rough guide is from $100 (single) to $140 (double) per week with your own bedroom, or up to $250 with your own bathroom.

Sharing is particularly common in major cities, where many newspapers and magazines contain advertisements for flat-sharers, e.g. the *Sydney Morning Herald* and the *Melbourne Age*. (Note that the phrase 'broad-minded girl/guy' is usually code for 'we are lesbian or homosexual'.) There are also agents in major cities who, for a fee of $100 to $200, match sharers with similar interests.

GARAGES OR PARKING SPACE

A garage or parking space may not be provided when you rent or buy an apartment, although most modern houses have a single or double garage and sometimes room for further parking in the drive. New houses and blocks of apartments are likely to have adequate parking for both residents and visitors. The cost of buying a property almost always includes the garage or garage space if there is one. If you live in a town or city, it's often difficult to find an apartment or house with a garage or parking space, although it may be possible to rent a parking space in a private car park or a lock-up garage locally. A garage is useful, particularly in areas with a high incidence of car theft (i.e. anywhere in most cities).

Free on-street parking is often difficult or impossible to find in cities and large towns, although you may be able to obtain a resident's parking permit for on-street parking. A residential parking fee costs around $20 in many cities (but up to $45 in parts of Sydney; North Sydney is proposing to double the charge for 4WDs). A garage costs around $70 per week to rent – if you can find one. In general, off-street parking in Australia is in short supply, particularly in cities and older residential areas, where houses and units were built without garages or off-street parking areas.

HOME SECURITY

Burglary is endemic in Australia's major cities, where many homes are broken into a number of times a year, often within a short time. When moving into a new home, it's sensible to replace locks (or lock barrels), as you have no idea how many keys are in circulation for the existing locks. If you want to change the locks in a rented property, you may need to obtain approval from your landlord or agent, and you must also give him a copy of all keys. In addition to new door locks, you may wish to install an alarm, grilles, security lights, shutters, window locks and other deterrents. According to crime statistics, entry in around 40 per cent of home burglaries is by an unlocked door or window, so always ensure they're locked, even when vacating your home for a short period (doors should be locked even when your home is occupied). Don't let anyone into your home unless you're certain who they are, particularly at night. External doors can be fitted with a spy-hole, so that you can check a visitor's identity before opening the door. **Remember, prevention is better than cure, as people who are burgled rarely recover their property.**

A good alarm system is probably the best way to scare off thieves and it may also reduce your home contents insurance (see page 355). Some security companies provide home security systems connected to a central monitoring station (CMS); when a sensor (e.g. smoke or forced entry) detects an emergency or a panic button is pushed, a signal is sent automatically to the CMS, which is manned 24 hours a day.

Some properties are fitted with high security door locks, which are individually numbered and for which extra keys cannot be cut at a local store. Make sure you have full details from the previous owner or your landlord so that you can get additional keys cut or change the lock barrels. No matter how good your door and window locks, a thief can usually break in if he's determined enough, often by simply breaking a window (although you can fit steel security blinds) or by punching a hole in a wall or the roof in remote areas. Try to deter thieves by ensuring that your house is always well lit, particularly when nobody is at home, when it's also sensible to leave a TV or radio on (a timer can be used to switch lights, radios and TVs on and off 'at random'). Some people keep a large dog (a miniature poodle isn't much good as a deterrent) to guard their homes when they're out.

An important aspect of home security is making sure that you have early warning of a fire, which is done by installing smoke detectors. A battery-operated smoke detector costs from around $15. One should be fitted on each floor, but not in kitchens or bathrooms (where they will go off every time you switch on the cooker or shower). All new and renovated buildings in Australia must have a smoke alarm installed but this isn't compulsory for existing buildings. Smoke alarms should be tested weekly to ensure that the batteries aren't exhausted. You can also install a gas detector, which activates an alarm when a gas leak is detected. All South Australian home owners must install smoke detectors or face a $750 fine.

UTILITIES

Utilities is the collective name for electricity, gas and water supplies. Electricity and gas are used for cooking and heating in cities and towns throughout Australia, and it's common for homes to have both. Many metropolitan households use gas for cooking and heating, and some 5 per cent of Australian homes use solar energy (see page 161) for heating water. Each state and territory has its own Energy Commission, which regulates local energy providers; Energy Commissions used to be owned and administered by local governments but are now mostly privatised. There are a number of electricity generating and electricity and gas distribution companies in most states, including the following (there's more choice in NSW, South Australia and Victoria):

- Actew AGL (🖳 www.actewagl.com.au) is based in the ACT, supplying electricity, gas and water.
- Aurora Energy (🖳 www.auroraenergy.com.au) is Tasmania's electricity supplier, connected to nearly every household in Tasmania.
- Australian Gas Limited (AGL, 🖳 www.agl.com.au) sells gas and electricity, and has 3 million customers across Australia.
- Energy Australia (🖳 http://energyaustralia.com.au) is one of Australia's larger electricity and gas suppliers, providing energy to over 1.5 million Australian homes and businesses. It currently operates in the ACT, NSW, South Australia and Victoria.
- Ergon Energy (🖳 www.ergon.com.au) is Queensland's electricity supplier, also operating in the ACT, NSW and Victoria. It has over 0.5 million customers.
- ETSA Utilities (🖳 www.etsautilities.com.au) is the South Australia electricity distributor, with 765,000 customers.

- Integral Energy (🖳 www.integral.com.au) is the second-largest state-owned energy corporation in NSW, distributing electricity to 807,000 customers or 2.1 million people.
- Power & Water (🖳 www.powerwater.com.au) is Northern Territory's major provider of electricity, sewerage and water services, with over 70,000 customers.
- Western Power (🖳 www.westernpower.com.au) is Western Australia's leading energy corporation, with around 800,000 customers.

Only a qualified electrician should install electrical wiring and fittings, particularly in connection with fuse boxes. Always ask for a quotation for any work in advance and check the identity of anyone claiming to be an electricity company employee (or any kind of 'serviceman') by asking to see an identity card and checking with his office. Special controls can be fitted to many appliances to make their use easier for the disabled and the blind or partially sighted (e.g. studded or Braille controls).

Electricity

The electricity supply in Australia is 240/250 volts AC, with a frequency of 50 Hertz (cycles). If you move into a new home in Australia, the electricity supply may have been turned off by the local electricity company. To have the electricity reconnected and the meter read, for which you should allow at least two days, you must contact your local electricity company and complete a registration form. There's usually a charge for connection and a security deposit, e.g. $120. You must contact your electricity company to get a final reading when you vacate your home. Power cuts are rare in most parts of Australia, although fairly frequent in some areas. Australia has a non-nuclear policy and has no nuclear power stations, despite being a major producer of uranium.

Power Rating

Electrical equipment rated at 110 volts (for example, from the US) requires a converter or a step-down transformer to convert it to 240 volts, although some electrical appliances (e.g. electric razors and hair dryers) are fitted with a 110/240 volt switch. Check for the switch, which may be located inside the casing, and make sure it's switched to 240 volts **before** connecting it to the power supply. Converters can be used for heating appliances but transformers, which are available from most electrical retailers, are required for motorised appliances (they can be bought second-hand). Add the wattage of the devices you intend to connect to a transformer and make sure that its power rating **exceeds** this sum.

Generally, all small, high-wattage, electrical appliances such as heaters, irons, kettles and toasters need large transformers. Motors in large appliances such as cookers, dishwashers, dryers, refrigerators and washing machines will need replacing or fitting with a large transformer. In most cases, it's simpler to buy new appliances in Australia, which are of good quality and reasonably priced. All electrical goods sold in Australia must conform to Australian safety standards. If you wish to buy electrical appliances such as a cooker or refrigerator, you should shop around, as prices vary considerably (choose those that have a high energy efficiency rating, which are cheaper to run). Refrigerators/freezers in Australia are normally 'tropicised' or fan assisted to cope with the high average temperatures, which is why it isn't usually worthwhile bringing one with you.

Frequency Rating

A problem with some electrical equipment is the frequency rating, which in some countries, e.g. the US, is designed to run at 60 Hertz and not Australia's 50 Hertz (Hz). Electrical equipment **without** a motor is generally unaffected by the drop in frequency to 50Hz (except TVs, see page 201). Equipment with a motor may run with a 20 per cent drop in speed, but clocks, cookers, record players, tape recorders and washing machines are unusable in Australia if they aren't designed for 50Hz operation. To find out, look at the label on the back of the equipment. If it says 50/60Hz, it should run safely. If it says 60Hz, you can try it anyway, **but first ensure that the voltage is correct as outlined above**. If the equipment runs too slowly, seek advice from the manufacturer or the retailer. For example, you may be able to obtain a special pulley for a tape deck or turntable to compensate for the drop in speed. Bear in mind that the transformers and motors of electrical devices designed to run at 60Hz run hotter at 50Hz, so make sure that equipment has sufficient space around it for cooling.

Fuses

Most apartments and all houses have their own fuse boxes, which are usually of the circuit breaker type in modern homes. When a circuit is overloaded, the circuit breaker trips to the OFF position. When replacing fuses, don't rely on the blown fuse as a guide, as it may have been wrong. If the same fuse continues to trip or blow, contact an electrician and **never fit a fuse of a higher rating than specified, even as a temporary measure**. If you use an electric lawnmower or power tools outside your home or in your garage, you should have a residual current device (RCD) installed. This can detect current changes of as little as a thousandth of an amp and in the event of a fault (or the cable being cut) it switches off the power in around 0.04 seconds.

Plugs

Unless you've come from New Zealand, all your plugs will require changing, or you will need a lot of expensive adapters. Plug adapters for imported lamps and other electrical items can be difficult to find in Australia, so you should bring a number of adapters and extension cords with you, which can be fitted with Australian plugs. Australian (and New Zealand) plugs have three pins: two diagonally slanting flat pins above one straight (earth) pin. Plugs aren't fused. Some electrical appliances are earthed and have a three-core flex – you must **never** use a two-pin plug with a three-core flex. **Always make sure that a plug is correctly and securely wired, as bad wiring can prove fatal.**

Bulbs

Electric light bulbs (called globes in Australia) are of the Edison type with a bayonet, not a screw fitting. To insert a bulb, push it in and turn it clockwise approximately 5mm. Low-energy light bulbs are available and are more expensive than ordinary bulbs, although they save money by their longer life and lower energy consumption. Bulbs for non-standard electrical appliances (i.e. appliances not made for the Australian market) such as lamps, refrigerators and sewing machines may not be available in Australia, so bring extras with you.

Tariffs & Bills

Electricity charges vary considerably according to the state and local competition. Integral Energy, whose tariffs are around the average, charges 11.777 cents (excluding GST) per kilowatt hour (kWh) for the first 1,750 kWh per quarter, plus a 'system access' charge of 30 cents (excluding GST) per day and there's a $38.20 'establishment' fee for a new contract. Other providers may charge up to 20 per cent less or more. Some companies offer a range of tariffs which may include peak, off-peak and weekend rates (some tariffs require a special meter to be installed). The biggest savings can be made when using a night rate with electric storage water heaters.

Electricity bills usually show meter readings, the kWh used, charges and a daily energy/cost comparison. There's no tax on electricity bills. Customers are billed quarterly and payment can be made at certain banks, by post (by cheque), at post offices and by telephone (with a credit/EFTPOS card).

Gas

Australia has vast natural gas reserves and it's available in all of Australia's major cities from various companies (see page 157). The gas industry is deregulated in most of the country. Gas is popular for cooking (it costs less than electricity), although it's less commonly used to provide heating and hot water (although gas heaters are becoming more popular). There may be no gas supply in older homes and some modern houses are all electric. If you're looking for a rental property and want to cook by gas, make sure it already has a gas supply (some houses have an unused gas service pipe). In country areas without piped gas, you can buy a cooker that uses bottled gas. If you buy a house without a gas supply, you can arrange with your local gas company to install a line between your home and a nearby gas main (provided there's one within a reasonable distance; otherwise, the cost is prohibitive).

If a home already has a gas supply, simply contact your local gas company to have the gas supply reconnected or transferred to your name (there's a connection charge). Usually a security deposit (e.g. $120) is payable and there may also be a payment to establish an account (e.g. $25). You must contact your local gas company to get a final reading when vacating a property. If you need to purchase gas appliances, such as a gas cooker or fire, you should shop around, as prices vary considerably.

Gas tariffs vary but are around 1.5 cents per megajoule and there's a quarterly 'supply maintenance' fee of around $30. Rates vary from city to city (or even its suburbs) and region to region, and are higher in remote areas. There's no tax on gas bills. Customers are billed quarterly and payment can be made at certain banks, by post (by cheque), at post offices and by telephone (with a credit/EFTPOS card).

Gas central heating boilers, fires and water heaters should be checked annually. **Gas installations and appliances can leak and cause explosions or kill you while you sleep. If you suspect a gas leak, first check to see if a gas tap has been left on or a pilot light has gone out**. If not, there's probably a leak, either in your home or in a nearby gas pipeline. Ring your local gas service centre immediately and **vacate your home as quickly as possible**. Gas leaks are extremely rare and explosions caused by leaks even rarer (although often spectacular and therefore widely reported). Nevertheless, it pays to be careful. You can buy an electric-powered gas detector which activates an alarm when a gas leak is detected.

Solar Energy

Solar energy can meet up to 90 per cent of normal household heating needs, and solar power is popular in Australia. It's most commonly used to provide hot water, although dual solar hot water and heating systems (with a hot-air solar radiator) are available. These are usually combined with an electric booster or gas heating system, as solar energy cannot be relied upon year-round for hot water and heating requirements, e.g. on overcast days. The use of solar energy is most common in remote areas. Some 5 per cent of Australian homes use solar energy for heating water, including around 25 per cent of homes in Western Australia and 60 per cent in Northern Territory (average costs are around $225 per year lower than electricity).

Although solar energy systems are currently expensive to install, breakthroughs in solar cell technology are set to increase their efficiency and reduce costs dramatically in the next decade. In mid-2004, the Australian government announced an investment of $75 million in the establishment of 'solar cities', i.e. metropolitan areas powered exclusively by energy from sunlight; trials in urban areas will be monitored for at least five years before a decision is made whether and how to proceed.

Water

Each city and major region in Australia has a water board operated by the local government. Water, or rather the lack of it, is a major concern in Australia and the price paid for all those sunny days. Australia is the world's driest country, and rural areas are hit by frequent droughts. Many country homes have a well (bore), which comes in handy when there are water restrictions. Many homes have rainwater storage tanks that can be used to water gardens and for baths and showers. In some states there are frequent water restrictions, such as a limit on watering gardens to once every three days before dawn or after dusk (to minimise evaporation) or sprinkler bans during the day, e.g. between 9am and 6pm or from 8am until 8pm, although there may be no restriction on hand held hoses. To reduce water consumption, many people plant native Australian plants requiring little water and use wood chips or gravel as an alternative to lawns. **In Australia, water is a precious resource and not something simply to pour down the drain!**

When moving into a new home, you should ask where the main stopcock is, so that you can turn off the water supply in an emergency. Contact your local water company if you have a problem connecting your water supply, as it could have been turned off by them. If the water stops running, you should turn off the supply to prevent flooding from an open tap when the supply starts again. If you need a plumber, e.g. as a result of a burst pipe, you may be able to get a recommendation or a list of names from your local water company. Before calling a plumber, always ask the minimum call-out charge. In some states (e.g. Victoria), water companies no longer inspect work carried out by plumbers, who certify their own work. Plumbers must be licensed and have indemnity insurance, and work valued at over $500 must have a certificate of compliance. New sewerage systems have been installed in many areas, the bulk of the cost being paid for by residents, irrespective of whether they want or need the improvements.

Quality

Although Australian drinking water is among the cleanest and safest in the world, the quality varies and it can taste terrible in areas with high mineral deposits. It's possible to have a water purifier fitted to a drinking water tap to improve the taste. Fluoride is added to water in some cities. Australian water doesn't usually contain limescale, so it isn't necessary to use a decalcification liquid to keep your iron, kettle and other apparatus and utensils clean. Contaminated water in garden hoses and domestic swimming pools can cause amoebic meningitis, so it's important to clean pools and hoses thoroughly and frequently.

Charges & Bills

In some areas, including most rural parts, there are fixed charges for water supply based on the gross rental or rateable value of a property. However, water is now metered in most metropolitan areas, where households pay according to their consumption, e.g. around $1.10 per 1,000 litres (kl), although there's often a standing or 'service' charge as well, e.g. $25 per quarter. Water bills usually show your average daily use in litres and may include drainage and sewerage. In some areas, however, e.g. Sydney and coastal districts, sewerage and drainage are charged separately, and quarterly charges can be high, e.g. $120. Bills can usually be paid in a number of instalments, e.g. two or four per year, and can be paid at certain banks (in cash or by cheque), by post (by cheque), at post offices and by telephone (with a credit/EFTPOS card).

HEATING & AIR-CONDITIONING

Heating

Central heating isn't common in eastern, northern and western Australia, as the climate doesn't usually warrant it. In these regions, a portable electric fan heater, an electric fire or radiator/column heater, or a gas fire is sufficient to heat most rooms during the wet or winter seasons. Central heating (as well as double glazing) are more common in new homes in southern states, where many people consider them essential. Central heating systems may be powered by electricity, gas, oil or solid fuel, and luxury homes may have a combined, thermostatically controlled air-conditioning (heating and cooling) system. Many homes have storage heaters, which store heat from electricity supplied at a cheaper, off-peak rate overnight and release it to heat the home during the day. In country and remote areas, where open fires and stoves are fairly common, solid fuels such as coal and wood are often used (and may also provide hot water). Whatever form of heating you use, you should ensure that your home has good insulation, without which up to 60 per cent of heat is lost through the walls and roof.

Air-conditioning

In most regions of Australia, air-conditioning is a blessed relief in summer. In northern and western Australia it's considered essential at almost any time of the year (also in cars), while it's still something of a luxury in southern states, including Victoria and NSW, where it's usually confined to luxury properties, although you won't consider it a luxury when the temperature soars above 40°C (104°F)! Most business premises are air-conditioned throughout Australia.

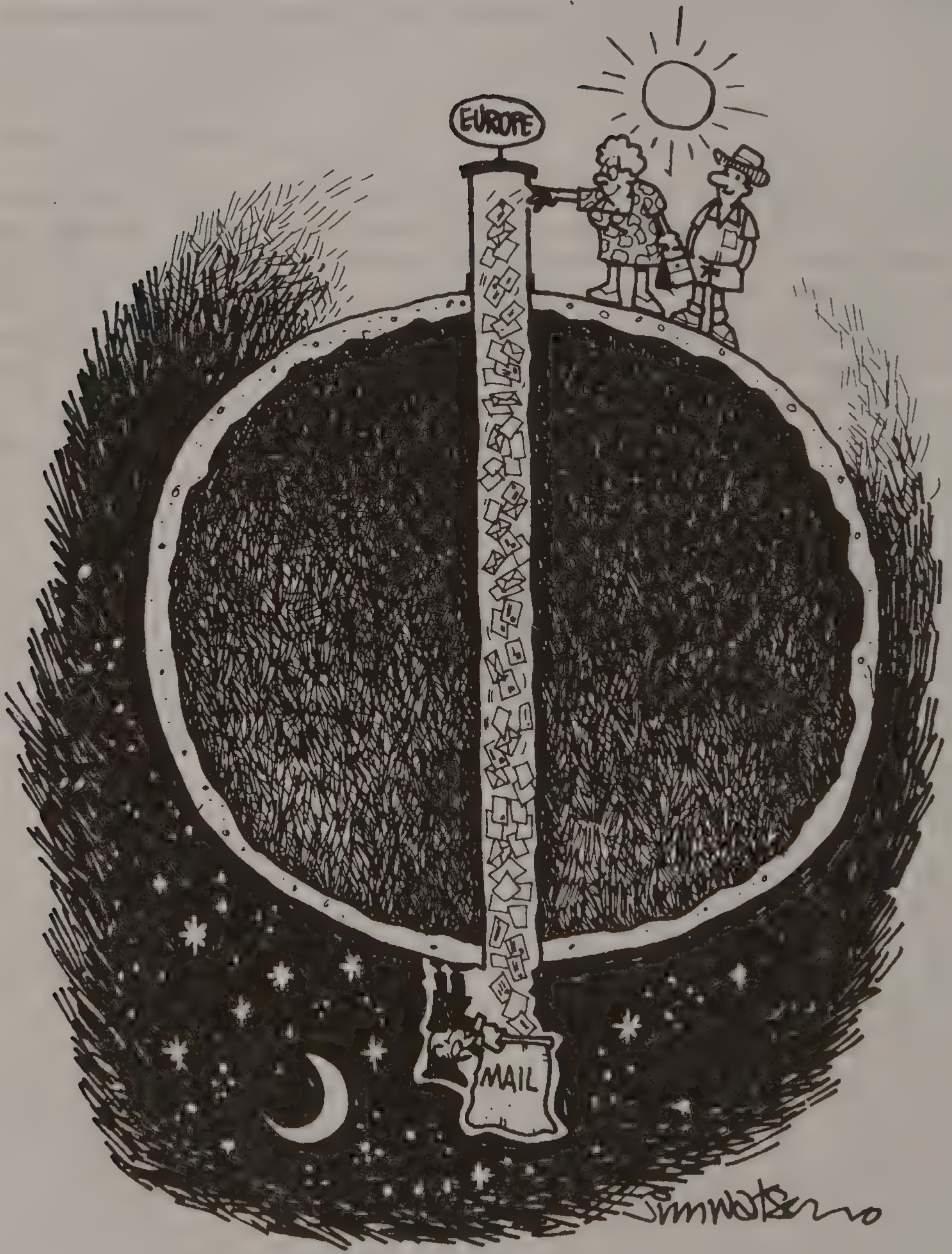
You can choose between a huge variety of air-conditioners, fixed or moveable, indoor and outdoor installations, with high or low power. Modern homes in tropical areas often have a ducted air-conditioning system powered by electricity. Most window-mounted air-conditioning units have a choice of fan speeds and the fan can usually be switched on separately from the cooling system. The cooling system can be adjusted for temperature, and units often have a vent that can be opened to allow air into the room when they aren't in use. An air-conditioning system with a heat pump provides cooling in summer and heating in winter.

When using air-conditioning, all windows and outside doors should obviously be closed. If you suffer from asthma or respiratory problems, air-conditioning can exacerbate your condition. Many homes have electric pedestal and/or ceiling fans instead to provide cooling during the summer.

You can have a study made of your home's heating and cooling requirements and the cost, taking into account the climate and the current insulation and equipment installed. An engineer will produce a report detailing the most-effective means of cooling, heating and insulating your home, and provide a number of cost estimates. The Australian Consumers Association (see **Consumer Rights** on page 495) publishes an excellent book entitled *Warm House Cool House* by Nick Hollo.

Humidity Control

Central heating dries the air and may cause your family to develop coughs and other ailments. Those who find dry air unpleasant can add moisture to the air with a humidifier, steam generator or vaporiser. These range from simple water containers hung from radiators to electric or battery-operated devices. Humidifiers that don't generate steam should be disinfected occasionally with a special liquid available from chemists' (to prevent nasty diseases). In regions where high humidity is a problem, you can buy a dehumidifier to re-circulate room air and reduce humidity.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6.

POSTAL SERVICES

Australia Post (AP) handles over 5 billion articles of post per year (a large percentage of which is junk mail) and provides one of the best services in the world in terms of cost, reliability and speed. AP underwent deregulation in 1994, when parts of the post business were opened to private competitors (AP maintains a monopoly on letters weighing up to 250g). However, it has since gone from strength to strength and is a highly profitable and well run business. There are plans completely to deregulate AP in the future, but a date has yet to be fixed. In major cities, there are companies such as Mail Boxes Etc. which provide a wide range of post services (e.g. post boxes), as well as business services, courier, fax and telephone.

There's a post office in most main towns (a total of around 4,500), offering a wide range of services, most of which are described in this chapter. In rural and outback towns, post services are provided by an AP agency (e.g. a cafe/restaurant, general store or petrol station) licensed to provide most of the services offered by a main post office.

The post office provides a wide range of services, including 'faxpost', money orders, passport applications, *poste restante* post, stamps and telegrams, gifts (e.g. at Christmas from AP shops or by mail-order), and stationery and office products (listed in a catalogue). Australia Post also operates the country's largest over-the-counter bill payment service (council rates, electricity, gas, insurance, Medibank, Telstra and water rates) and some 25 per cent of consumer bills are paid at AP's retail outlets. AP handles over 170 million financial transactions per year through its electronic retail network and provides one of the country's largest banking services (giroPost – see page 371).

As well as at post offices, stamps can be purchased at hotels, motels, newsagents and shops and from vending machines. Most machines issue fixed-value stamps, although new electronic machines print gummed postage 'labels' to the exact value required. No surcharge is levied by private stamp vendors in Australia.

Post boxes in Australia are red with a white stripe and modern post boxes look like litter bins, although there are still some Victorian 'receiving pillars' around. In cities and large towns, there are express 'gold' post boxes (see page 170). However, post boxes are scarce in rural areas and you may need to take your post to a post office or agency.

In major towns and metropolitan areas, there are post deliveries once a day, Mondays to Fridays, while in remote areas deliveries may be made just once or twice a week and deliveries can be affected by the weather, as post is usually delivered by air. In the outback, post must usually be collected from a local post office or agency. There are no weekend deliveries anywhere in Australia.

There's a thriving courier business in Australia, particularly in the major cities, where 24-hour domestic and international courier services are provided by many companies, including Allied Express, DHL, FedEx, Mayne Nickless and TNT. AP also operates a domestic courier service, Australia Air Express, with Qantas. Many other companies (such as Salmat and Streetfile) just deliver locally, e.g. within a particular city.

Australia Post produces a wealth of free brochures concerning post rates and special services, most of which are available from any post office. A general *Post*

Charges booklet contains details of most services and rates, and a comprehensive *Post Guide* ($50) is available for businesses. Information about Australia Post's services is also available on the internet (🖳 www.auspost.com.au).

Carefully check all your post and don't throw anything away unless you're certain that it's junk mail. It isn't unknown for newcomers to throw away important correspondence during their first few weeks in Australia (with luck, a few bills will be included!). Look for 'real' letters among your junk mail.

BUSINESS HOURS

Post office business hours in Australia are usually from 9am to 5pm, Mondays to Fridays, and from 9am to 12am on Saturdays. In major cities, general post offices may have slightly longer business hours, e.g. Sydney general post office is open from 8.15am to 5.30pm, Mondays to Fridays, and from 8.30am to noon on Saturdays. Post offices in major towns don't close at lunchtime. In country and outback areas, Australia Post agencies generally keep the same hours as post offices, but may close for an hour during lunch or shut earlier in the afternoon. They usually open on Saturday mornings and have extended opening hours on some evenings.

LETTER POST

Domestic Letters

For the standard domestic post service there's a single rate for 'small' letters and three rates for 'large' letters. Small letters must be a maximum size of 130 x 240mm, a maximum thickness of 5mm and a maximum weight of 250g. Large letters must be rectangular, a maximum size of 260 x 360mm, a maximum thickness of 20mm and a maximum weight of 500g. The rates are as follows:

Size & Weight	Rate ($)
Small letters (up to 250g)	0.50
Large letters:	
Up to 125g	1.00
125 – 250g	1.45
250 – 500g	2.45

Parcel post rates apply to letters over 500g (see page 174). Domestic Christmas greeting cards posted in November and December are charged at a reduced rate of 45 cents. Domestic post charges also apply to the Australian Antarctic Territories, Christmas Island (Indian Ocean), the Cocos (Keeling) Islands and Norfolk Island. Domestic post is sent by air between states or to remote areas within Australia.

Peel-and-stick stamps (no licking) at 50 cents (for standard letters sent by ordinary post) are available in booklets of 10 ($5), 20 ($10), 100 ($50) and 200 ($100).

Pre-paid envelopes are available in various sizes: DL and C6 (maximum 5mm thick) cost 60 cents each or $5.85 for a pack of 10, C5 (max. 20mm thick) cost $1.20 ($11.70 for 10), C4 (20mm) cost $2.35 ($22.91 for 10) and B4 (20mm) cost $2.70 ($26.33 for 10). The maximum weight for DL and C6 envelopes is 250g and for all other sizes 500g.

Australia Post delivers 96.5 per cent of standard domestic letters early or on time (2005 figure). Local post is usually delivered the next day and interstate post to major towns and cities in one to two days. However, the post office has a worse record for deliveries to rural locations, which officially take two days in the same state and up to four days interstate.

Express Service

AP provides an express domestic post service with guaranteed next day delivery within states between the capital city and provincial centres. Outside these areas, the fastest possible delivery is provided, but there are no guarantees. No paperwork or forms need be completed, as items are sent in pre-paid envelopes or 'satchels'. There are three sizes of pre-paid envelope: C5 ($3.90), B4 ($4.90) and DL (only available with windows in business packs of 50), which can be used for letters and documents up to 500g and 20mm thick. Express post satchels are available in two sizes (items can be any thickness): up to 500g ($6.50) and up to 3kg ($9.50). Items weighing 3 to 20kg or too large for an express post satchel must be sent as express post parcels (see page 174). All types of envelope (except DL) and satchel are available in packs of 10.

Pre-paid envelopes and satchels can be handed in at post offices or posted in express 'gold' post boxes in cities and major towns. Items must be presented at a post office before close of business or the post closing time in some provincial centres. Items posted by 6pm (earlier in Perth and some provincial centres), Mondays to Fridays, are guaranteed next day delivery to Australia's capital cities and some provincial centres. The cost is refunded if items aren't delivered the next working day.

Express post must not be used to send cash, gold, jewellery, negotiable securities, precious stones or other valuables, which should be sent by registered post (see page 176).

Australian Addresses

The majority of post is sorted by machine, which is facilitated by the use of full and correct postal addresses (omitting all punctuation). All items of post should have a four-digit postcode (zip code) after the town and state or territory. In major cities, codes indicate whether the town is a suburb of a major city, e.g. 2000 is the central business district (CBD) of Sydney and postcodes from 2001 to 2786 are suburbs. A post office box number (also referred to as a locked or private bag) should prefixed by 'PO Box' or 'GPO Box'. All addresses must contain the name of the state or territory, which are abbreviated as follows:

State/Territory	Abbr.	First Digit
Australian Capital Territory	ACT	2
New South Wales	NSW	2
Northern Territory	NT	0
Queensland	QLD	4
South Australia	SA	5
Tasmania	TAS	7
Victoria	VIC	3
Western Australia	WA	6

Postcodes are listed at the back of the white pages or you can telephone ☎ 13-1317 for postcode information. You can buy envelopes with pre-printed squares for the postcode. A typical Australian address is shown below:

Bruce & Sheila Kelly
99A Waltzing Matilda Street
Wooloowollongong
Sydney
NSW 2005

You should always put your address on the back of post so that it can be returned if it cannot be delivered.

International Letters

AP provides four services for international letters: airmail, economy airmail, express post international and sea post, detailed below. The fastest way to send post overseas via a post office is by EMS international courier (see page 175), although this is an expensive option for letters.

Leaflets are published in September listing the latest posting dates for Christmas for surface and airmail, which are some time between the beginning of October (e.g. 6th October for the UK and 8th October for the US by sea post) and the end of November, depending on the country.

If you want to increase your chance of receiving a reply or simply wish to save a correspondent money, you can send them an international reply coupon ($2.50). These are exchangeable at post offices overseas for stamps equivalent to the basic airmail rate anywhere in the world for a letter weighing up to 20g.

Airmail

This is the standard service and is divided into two zones only, as follows:

Weight (g)	Rate ($) Asia Pacific (AP)	Rest of the World (RW)
Up to 50	1.2	1.8
50 – 125	2.4	3.6
125 – 250	3.6	5.4
250 – 500	7.2	10.80

Postcards cost $ 1.10 for both zones.

All airmail letters should have a blue airmail label affixed to the top left hand corner, available from post offices, or 'PAR AVION – BY AIRMAIL' written or stamped on the front. Aerogrammes (pre-printed airmail letters) are available and cost 95 cents to all destinations. They're also sold in packs of ten ($9).

The international airmail service is fast and reliable, letters taking a maximum of eight days to most destinations (three to five days to the UK and six to seven days to the US), depending on where they're posted and the destination. Compensation (at AP's discretion) up to $50 is paid for the loss or damage of post upon production of a receipt or other proof of posting.

Economy Airmail

For non-urgent international post, AP provides an economy airmail service, where the main part of the journey is made by air. Post takes between 10 and 28 days to most destinations (10 to 14 days to the UK and 14 to 21 days to the US). For most post, however, it isn't worthwhile, as the savings are insignificant unless you're sending a heavy parcel (see page 175).

Express Post International

AP provides an express post international service to over 140 countries, delivering to 54 within three to seven working days. The service can be used to send letters weighing up to 500g. Envelopes are available in discount packs of ten. As with domestic express post, items can be posted in express post 'gold' posting boxes. Air despatch from Australia is guaranteed the next day from capital cities and other specified areas subject to the availability of flights (otherwise your envelope is replaced free of charge).

Other Services & Conditions

- Domestic post, including parcels and registered packets, can be sent cash on delivery (COD), where the addressee pays a specified amount to the postman on delivery. It includes insurance cover up to $100 (additional insurance is available for $1 per $100 insured, up to a maximum of $1,500 insured).

- There are reduced rates for bulk local deliveries of a minimum of 50 letters (ten in a small community).
- Australia Post provides a 'print post' service for periodicals sent within Australia.
- Like many countries, Australia provides a range of special services for philatelists. AP produces stamps for the Australian Antarctic Territory, Christmas Island and the Cocos (Keeling) Islands as well as for mainland Australia and publishes *Stamp Bulletin* magazine (five issues a year), which is available free to Australian residents (see the website for details). AP also operates a Stamp Explorers Club for children aged 6 to 13, who receive a membership card entitling them to discounts and benefits and *Stamp Explorer* magazine (five issues a year).
- If you send a letter with insufficient postage, it's usually delivered, although the addressee is charged $1 plus the deficient postage (this also applies to parcels). If the post office is unable to deliver a letter, it's returned to the sender with a note stating the reason it couldn't be delivered.
- Domestic post and international sea post for the blind weighing up to 7kg is delivered free of charge. Airmail for the blind is delivered free up to 250g; between 250g and 500g it costs 50 cents, with 50 cents for each 500g thereafter. Items must have the official blind symbol on the address side or 'MATERIALS FOR THE USE OF THE BLIND' or similar words.
- You can receive post via post offices throughout Australia through the international *poste restante* service, where post is addressed to a main post office. Post sent to a *poste restante* address is returned to the sender if it's unclaimed after 14 days (a month if sent from overseas). Identification is necessary for collection, e.g. a passport. Post should be addressed as follows: Your Name, c/o Poste Restante, Chief Post Office, Sydney, NSW 2000. Some *poste restante* desks in main cities are hectic and it's often better to send post to a smaller town or a suburb (where you may be able to check whether you have any post by telephone). Some general post offices (e.g. Martin Place in Sydney) offer the facility of checking whether you have *poste restante* via the internet. *Poste restante* can be redirected to a suburban post office from a main office for $9 a month.

Most hostels and hotels hold post for guests, and there are also private post and message holding and forwarding services in Australia, e.g. travel agencies, which charge a monthly or annual fee. When using a post holding service, you can telephone from anywhere in Australia to see if there's any post for you and have it redirected.

If you have an American Express card or use American Express travellers' cheques, you can have post sent to any American Express office in Australia. Standard letters are held free of charge, but registered letters and packages aren't accepted. Post, which should be marked 'client post service', is kept for 30 days before being returned to the sender. Post can be forwarded to another office or address, for which there's a charge. Other companies also provide post holding services for customers, e.g. Thomas Cook and Western Union.

PARCEL POST

Domestic Parcels

There are two tariffs for domestic parcels: within the same four-digit postcode area (see page 170) and to all other areas. Local parcels weighing up to 500g cost $2.75 and parcels weighing from 500g to 3kg $4; outside the local area AP charges up to $3.40 for a parcel up to 250g and from $4.40 for a parcel between 250g and 500g. AP provides a special satchel for parcels weighing 500g for $4.50 and a 3kg satchel for $8.10. Private operators must charge a minimum of $1.80 for parcel deliveries. Large letters weighing up to 500g can be sent by letter post (see page 169).

Important parcels can be sent by registered post (see page 176), which provides a signature on delivery and insurance of up to $100. Parcels can also be sent cash on delivery.

Parcels are usually delivered the next working day within the metropolitan area of capital cities and certain large towns in the same state, and within two working days to other locations in the same state. Interstate parcels are delivered within two to six working days, depending on the destination. However, AP has a poor reputation for deliveries to rural locations.

Express Service

AP provides an express parcel service. For domestic parcels, there's guaranteed next day delivery between Australia's capital cities (except Darwin) and some other major towns (you can claim a refund if a parcel isn't delivered the next day). The service also operates within states between the capital city and provincial centres. Outside these areas, the fastest possible delivery is provided, but there are no delivery guarantees. The maximum permitted weight is 20kg, maximum length 105cm and maximum girth 140cm. AP assesses charges according to the parcel's actual or cubic weight equivalent, whichever is greater (of course!). Cubic weight is calculated from the parcel's height, length and width. Parcels must be presented at a post office before close of business or post closing time in some provincial centres.

International Parcels

AP provides five services for international parcels: airmail, economy airmail, EMS international courier, express and sea post, as described below.

Airmail

The standard airmail service is fast and reliable, parcels taking a maximum of seven or eight days to most destinations (three to five days to the UK and six to seven days to the US), depending on where they're posted and the destination.

Airmail documents, letters and parcels are limited to 20kg for most countries (some countries have a lower limit, e.g. 10kg).

Economy Airmail

For non-urgent international parcels, AP provides an economy airmail service, offering savings of around 20 per cent. For example, a parcel of between 500g and 750g sent to the UK costs $22 by airmail and $17.50 by economy airmail; a parcel of between 2kg and 2.25kg costs $61.50 and $47.50 respectively. Post takes between 10 and 28 days to most destinations (10 to 14 days to the UK and 14 to 21 days to the US).

Express Service

AP provides an international express parcel service, which delivers to the UK in around four working days, and to the US in three to six days. The maximum permitted weight is 20kg, maximum length 105cm and maximum girth 140cm. AP assesses charges according to the parcel's actual or cubic weight equivalent, whichever is greater (of course!). Cubic weight is calculated from the parcel's height, length and width. Parcels must be presented at a post office before close of business or post closing time in some provincial centres.

EMS International Courier Service

The fastest way to send international parcels (or letters) is via the EMS international courier service (serving over 200 countries). International parcel rates are calculated according to a five-zone system. A parcel weighing up to 500g costs from $37 to $44 ($42 to the US and Canada, and $44 to Europe); parcels weighing between 2 and 2.25kg cost between $55 and $82. Although expensive compared with airmail, EMS rates are generally lower than those of other international courier services. EMS parcels are guaranteed to arrive within a certain number of days, e.g. two to four days to the UK and four to five days to the US. Parcels sent by EMS must include a completed EMS 001 customs form.

Sea Post

Sea post is the cheapest way to send parcels and allows delivery to almost any country. For example, parcels up to 250g cost $6 to Europe or North America, parcels between 250g and 500g cost $9, and a parcel between 1.75kg and 2kg costs $28.50. It's ideal for heavier items when speed is of no importance (and when delivery is also unimportant – post may not arrive at all when sent to some countries!). Average sea post delivery times are one to two months to zones 1 and 2, and two to three months (or longer) to zones 3, 4 and 5 (which include the UK and the US).

Customs Declaration

Parcels sent to foreign addresses must be accompanied by *Customs/Douane* form CN22, available from post offices. (No customs form is required for letters.) For items over 2kg or worth over $500 you must also complete form CP72. Items over $2,000 in value must be declared to customs. Press firmly when completing customs forms, some of which have six copies!

Gifts posted to Australia up to the value of $900 are duty-free, except for alcohol and tobacco products. For gifts exceeding $900, duty is calculated on the value in excess of $900. The value of packages that are part of a larger consignment are added for customs purposes. There are restrictions on the sort of goods that can be posted to Australia (see below), and senders of all international parcels and satchels must sign a *Dangerous Goods Declaration*.

Restricted Articles

A dangerous goods brochure, *Some Things Were Never Meant To Be Posted*, is available from post offices and lists what **cannot** be sent through the post. This includes anything that's alive, corrosive, explosive, flammable, oxidising, radioactive, or likely to deteriorate during its journey through the post (e.g. a cake). Many overseas countries have restrictions on certain items such as alcohol and medicines.

Wrapping Parcels

A leaflet entitled *Packaging Hints* is available from post offices, describing how to pack goods for sending through the post. 'Postpak' packaging products, including boxes (or gift boxes), posting tubes and accessories, padded bags and tough bags are available from AP shops and stationery stores. All parcels must be securely wrapped and clearly addressed; if they aren't, you may be asked to wrap them again. **International parcels *must* be *very* securely wrapped, or they will be shredded in transit to some countries.**

IMPORTANT DOCUMENTATION

The post office provides a number of services for the delivery of important documents and valuables:

Registered Post

If you're sending jewellery, money or valuable documents, you should use registered post. You're obliged to use pre-paid envelopes for international post-not for domestic post. Domestic pre-paid envelopes are available in two sizes: small or DLE (130 x 240mm, 5mm thick) costing $2.80 each ($26.60 for ten) and large or B4 (250 x 353mm, 20mm thick) costing $4 each ($38 for ten).

Alternatively, domestic registered post labels for attaching to standard envelopes are available in boxes of 50 ($95). International registered post is available only for letters and documents, using the same size envelopes as the domestic service.

You receive a receipt for registered post, which must be signed for on delivery (although the signatory doesn't need to be the addressee). There's a person-to-person option (fee $5 per article), where a registered article must be signed for by the person to whom it's addressed.

Insurance

Domestic and international registered post is insured for $100 against loss or damage. Additional insurance for up to $5,000 is available for domestic registered post for $1.10 per $100 insured but not for international registered post. However, insurance is available for EMS international courier service items (see page 175); the basic fee is $3, to which you must add $2 for each $100 (or part thereof) insured up to a maximum of $5,000 (a lower limit applies to some countries).

Delivery Confirmation

Delivery confirmation is available with registered post, insured items and, for some countries, parcel post. Delivery confirmation costs an additional $1.65 per article for registered post ($5 for addressee confirmation); international delivery confirmation costs $2 per article plus postage. Proof of delivery must be requested at the time of posting. Signed evidence of delivery is returned to the sender, but not from a named individual.

MISCELLANEOUS SERVICES

The following miscellaneous services are provided by Australia Post:

Bills Payment

AP provides a bill payment service from all post offices and post agencies. A total of some 160 organisations offer their customers the option of paying their bills at post offices. For example, you can pay credit card bills, council rates, electricity and gas bills, insurance premiums, tax, telephone bills and water rates. Simply present your account slip and invoice with payment by cash or cheque. A receipt is provided.

Money Orders

Money orders offer a convenient, economical and safe way to pay bills, pay for mail-order purchases and transfer cash if you or the recipient doesn't have a cheque account. Money orders can be purchased for any amount, in multiples of 5 cents, up to $1,000 and cost $2.50, so they aren't cost-effective for small amounts. Money orders can be cashed at post offices (identification is required for values above $20) or paid into a bank account. Express money orders up to the value of $10,000 cost $20 and can be transferred across Australia from post office to post office within one business hour. There's an additional 10 cents stamp duty in Western Australia. Information regarding money orders can be obtained by calling ☎ 1300-362 030.

Western Union

AP is the Australian agent for Western Union International Money Orders. These US$ money orders are recognised and accepted in over 120 countries and sold at main post offices throughout Australia. They can be purchased for values up to US$1,000 for a fixed fee of A$8.65 (plus 10 cents stamp duty in Western Australia), irrespective of their value. They must be cashed at an American Express bank or travel service office or paid into a bank account.

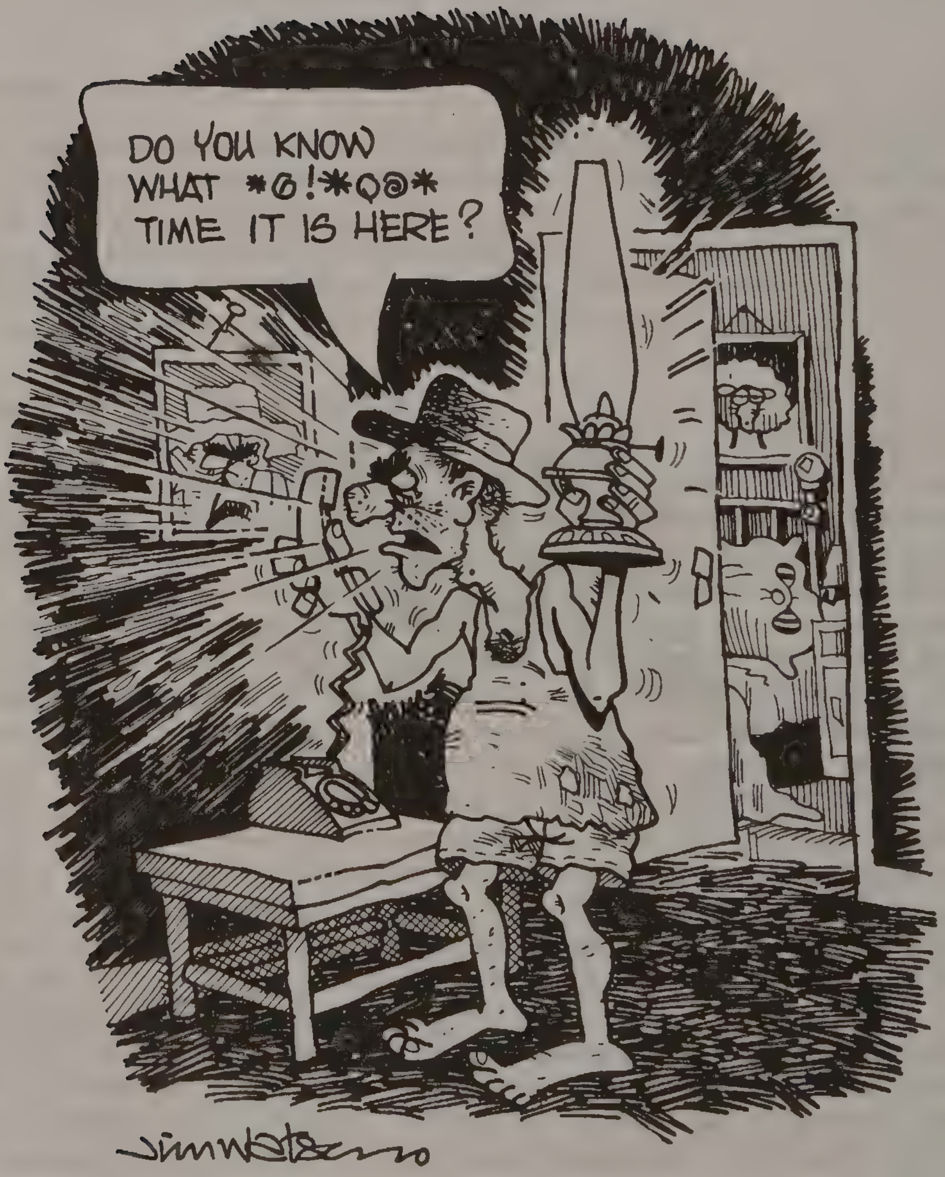
CHANGE OF ADDRESS

When moving house within Australia, you should obtain a Change of Address Kit from a post office containing a *Change of Address Request* form, a brochure describing the service, a moving home checklist and six postcards to inform your relatives and friends about your move (Australians don't have many friends). The change can be permanent or temporary and post can be forwarded, held at your local post office or collected from a nominated post office. Proof of identity must be provided when submitting the form and a minimum of three working days' notice is required. There's a monthly fee of $33 for businesses and $9 for individuals (there's no charge for certain pensioners and sickness beneficiaries). There's an additional charge for the redirection of parcels.

AP provides a 'priority address notification' service which saves time and effort in informing organisations of your address. Upon receipt of your *Change of Address* form, AP sends you a list of companies which you may wish to notify of your new address. If you're a customer of any of the companies listed on the form, simply tick the box beside the company's name and AP informs them of your change of address free of charge.

If you receive post for the previous occupants of your home or any post that isn't addressed to you, there are two things you can do with it (the third is to throw it away, which is illegal!). You can send it on to the addressee by crossing out the address, writing the new or correct address and dropping it in a post box without a stamp. If you don't know the addressee's new address, you can cross out the address and write 'Address Unknown' and drop it in a post box.

Blow-up
WALZING
MATILDA


DO YOU KNOW WHAT *@!*Q@* TIME IT IS HERE?
Jim Watson

7.

TELEPHONE

Almost all Australian homes (some 97 per cent) have a telephone, and Australia also has one of the highest per capita rates of mobile telephone ownership in the world. Because of its huge size, telecommunications in Australia have always been a priority and today it has one of the highest standards of telecommunications in the world, employing the latest broadband cable, digital technology, fibre optics and satellite systems. In rural and remote areas, residents will soon receive their telecommunications services via satellite and enjoy the same services that are available in metropilitan centres now. There are also solar-powered public telephone boxes in outback areas requiring no mains electricity.

The telecommunications industry in Australia is regulated by the Australian Communications Authority (ACA), PO Box 13112, Law Courts PO, Melbourne, VIC 8010 (☎ 03-9963 6800, 💻 http://internet.aca.gov.au) and has its own ombudsman (☎ freecall 1800-062058, 💻 www.tio.com.au). The ombudsman attempts to resolve complaints concerning telecommunications issues, but only after consumers have attempted to settle them with the company or carrier concerned.

The general emergency telephone number throughout Australia is ☎ 000.

TELEPHONE COMPANIES

The Australian telecommunications market was deregulated on 1st July 1997 and around 30 companies now operate in the country, although the market is still dominated by Telstra (💻 www.telstra.com.au), formerly Telecom Australia and two-thirds government-owned, which in 2005 had over 10.3 million Australian fixed line customers and over 7.6 million mobile customers. Its main rival, Optus (💻 www.optus.com.au), established in 1992 and owned by Cable & Wireless, has around a third as many customers. AAPT and Primus are other large telecommunications companies. Others include BT Pty Ltd, Satellite Cowboys and WorldxChange.

Customers in most regions and major cities can choose their carrier. To use a particular carrier, you must open an account with them and may either pre-select that company or dial an access code before an STD or overseas number. Local number portability (LNP), which allows users to switch between telephone companies without changing their number, has been introduced, although if you sign up with a company you might have a prefix assigned to your telephone number and your calls automatically go through your selected company when you dial. If you make a lot of international calls, it may be beneficial to sign up with a number of companies and 'cherry pick', using the one that offers the lowest rate to the country you're calling.

Since deregulation, international and long-distance telephone charges have been slashed by up to 70 per cent, the price of mobile telephone calls has fallen by 50 per cent and that of local calls by 12 per cent. However, despite the increased competition, deregulation has failed to deliver all the expected benefits to consumers.

Before signing up with a telephone company, check the competition and compare rates. You should continually monitor the market, as new deals are constantly being introduced and what was the best offer last month (or week) is unlikely to remain so for long. Many companies offer a range of services, which may include high speed access to online and interactive services such as the internet, local and long-distance telephone services and pay TV. This may be beneficial, as many companies offer attractive package deals if you buy two or more services, such as telephone and pay TV.

INSTALLATION & REGISTRATION

Before moving into a new home, check whether there's a telephone line and that the number of lines or telephone points is adequate. If you move into a house or apartment where you aren't the first resident, a telephone line will almost certainly already be installed, although there's usually no telephone. If you're moving into a house or apartment without a telephone connection, e.g. a new house, you must usually apply to Telstra for a line to be installed or connected. If a property has a cable system or other telephone network, however, you don't require a Telstra telephone line.

To have a telephone line installed or re-connected, call at any Telstra shop or dial the Telstra Customer Service Centre (☎ local call rate 13-2200) between 8am and 5pm, Mondays to Fridays, and 9am to 5pm on Saturdays. Telstra will arrange a suitable date and time to connect your telephone service. If you live in a metropolitan area, your telephone should be connected within seven days at the latest. Connection often takes longer if you live in a rural or remote area, e.g. from two weeks to two months. If you simply need an existing Telstra service reconnected, this can usually be done on the day and time requested, or at least within three working days. If you're moving home within the same exchange area and call-charging zone, you may retain your old number; otherwise your old number is typically re-allocated to the incoming customer at your old address.

The minimum line installation charge is $209, and the actual cost depends on the amount of work involved. You're required to pay an advance of around $300, from which the fee is deducted. If a line already exists, connection costs $59, which is deducted from an advance payment of around $150, to cover this and your initial use. Credit ratings (credit assessments) are made for all customers and your billing period may depend on your rating. Payment of a security bond may be required or you may be given only restricted access, e.g. no international calls. Interest is paid on a bond, which is generally repaid after 12 months when you've established a satisfactory payment record. Generally, a $250 bond is necessary if you wish to make interstate calls and a $500 bond if you want to make international calls.

If your telephone or line has a fault, you must report it to Telstra on ☎ local call rate 13-2203. If your health, life, safety or shelter may be at risk without a telephone, you can register for a priority repair service (24 hours, seven days a week). You can take out a maintenance contract with Telstra to maintain equipment and cabling. If you need help in using a Telstra product or service, dial ☎ local call rate 13-2200.

There are 196 (96 company-owned, 100 licensed) Telstra shops in Australia for general enquiries, information about Telstra's products and services, product demonstrations and sales, and telephone bill payments. Shops are open from 9am to 4.30pm, Mondays to Fridays, or longer in many locations. Telstra also has telephone Customer Service Centres in all major cities and towns, open from 8am to 5pm, Mondays to Fridays.

CHOOSING A TELEPHONE

You aren't required to rent a telephone from Telstra and can purchase a telephone from a wide range offered by Telstra and other retailers. Renting a telephone from Telstra doesn't pay, as in one year you will have paid for the price of a basic (but adequate) telephone. The only advantage of renting a Telstra telephone is that they fix it free of charge if it's faulty and you can change telephones as often as you wish. On the other hand, if an inexpensive private telephone has a fault, it may be cheaper to throw it away than have it repaired. Before buying a telephone, be careful to check prices and features, which vary considerably.

A basic, one-piece telephone (with the keys on the handset) costs around $25, while an all-singing, all-dancing model costs from $100. Cordless telephones are popular, and some have a battery backup (in case of a power cut) and a security code (to prevent calls being made on your number with another handset). All cordless telephones sold in Australia must have an Austel permit (shown by a sticker), and the import of cordless telephones and citizen band radios without it is prohibited. Most cordless telephones cost between $50 and $400.

You can try the latest Telstra telephones at your local Telstra shop (see your telephone book), where advice and demonstrations are available. However, you should also compare telephones and other equipment from high street shops and, if possible, test them before buying. See also **Mobile Telephones** on page 191.

USING THE TELEPHONE

Using the telephone in Australia is much the same as in any other country, with a few local eccentricities thrown in for good measure. In some remote areas, for example, there are manual exchanges where you must call the local operator to make a call. Some outback areas in Northern Territory and Western Australia have radio telephones, where numbers are prefixed by R/T. Calls to R/T numbers can be made via the national network and radio-telephone exchanges, although they're expensive. A radio telephone is like using a two-way radio and only one person can speak at a time (you need to say 'over' when you finish speaking and cannot interrupt the other person –

no good for ringing politicians). Party lines (shared by two or more homes) are common in the outback.

Because of the huge time difference between Australia and many other countries, you should always check the local time when making international calls. If you have a problem obtaining a number, check that it's correct in the white pages or by calling directory enquiries on ☎ 1223 (local and national) or ☎ 1225 (international). An information line, called Easy Info (☎ 12452), provides up to five information searches, e.g. addresses, telephone numbers and time zones, for a single call costing $2.50. For operator assistance dial ☎ 1234 (see **Operator-assisted Calls** on page 187).

You can report line faults 24 hours a day to Telstra on ☎ 13-2203 (for residential lines), ☎ 13-2999 (for business lines) or ☎ 125-111 (for mobile telephones). Telstra aims to repair telephone services within one working day in urban areas, two days in rural areas and three days in remote areas. If you suspect that your telephone is faulty, test the line with another telephone if you have one or test your telephone on another line, e.g. that of a friend or neighbour. A priority repair service is provided for non-commercial emergency and essential service organisations, and to individuals whose life, health, safety or shelter would be at risk without a telephone.

Codes & Numbers

All Australian fixed line numbers have eight digits. The area codes for states and their capital cities are as follows:

State/Territory	Capital	Code
Australian Capital Territory	Canberra	02
New South Wales	Sydney	02
Northern Territory	Darwin	08
Queensland	Brisbane	07
South Australia	Adelaide	08
Tasmania	Hobart	03
Victoria	Melbourne	03
Western Australia	Perth	08

Mobile telephone numbers have the prefix 04. When dialling a number within your own exchange area, dial only the number, e.g. if you live in New South Wales (NSW) and wish to dial another subscriber in NSW or ACT. When dialling anywhere else, the area code must be dialled before the subscriber's number. When telephone numbers are printed, the area code is usually shown in brackets, e.g. (02) 1234 5678. When dialling a number in Australia from overseas, dial the international access code of the country from which you're calling (e.g. 00), followed by Australia's international code (61), the area code

without the first 0 (e.g. 2 for Sydney) and the subscriber's number. For example, to call Sydney 1234 5678 from the UK, you would dial ☎ 00-61-2-1234 5678.

International Calls

International links are provided by the Overseas Telecommunications Commission (OTC) using undersea cables and satellites (Australia has telephone connections with around 200 countries via Intelsat). All private telephones in Australia are on International Direct Dialling (IDD), allowing calls to be dialled direct to over 250 countries. To make an international call, dial ☎ 0011, the country code, the area code without the first zero, and the subscriber's number. Dial ☎ 0101 for the international operator (☎ 0107 from payphones) to make credit card calls, non-IDD calls, person-to-person and reverse charge calls (which aren't accepted by all countries). Dial ☎ 1225 for international directory enquiries. The international code for most countries is listed at the back of the white pages under 'Telstra 0011 International and Telstra Faxstream 0015 International', as well as the time difference.

Free Numbers

Freephone (toll-free) numbers, called freecall in Australia, have a prefix of 1800 and are usually provided by businesses who are trying to sell you something or, having sold you something, provide a free telephone support service. Mobile telephone carriers may charge for 1800 calls. As in most countries, freecall numbers leave you on hold for ages, during which time you have to suffer the torment of muzak. You can obtain a personal freecall number called Homelink 1800, which allows your family and friends to telephone your home free of charge (so don't give it to telephone salesmen!). You pay the normal cost of the call plus a 33 cent surcharge (for information on Homelink call ☎ freecall 1800-061222).

Reduced Rate Numbers

Numbers with the prefix 13 or 1300 are usually charged at the local call rate from anywhere in Australia, although some 13 or 1300 numbers are restricted to callers within a city or state.

Premium Rate Numbers

The use of premium rate information and entertainment numbers has increased considerably in recent years; the majority have the prefix 190 (known as infocall numbers) and provide recorded information on practically any subject, including astrology/horoscopes, comedy/entertainment, cricket, international flights, lotteries, news, racing, snow conditions, sport, the stock market, tides, time and the weather, as well as offering chat, sex and dating services, games and medical advice. You can also obtain personal (live) advice on computers, finance, gardening, legal matters and study. Most information service companies provide a free directory of their services.

Infocall numbers are charged at rates ranging from around 75 cents to $5 or more per minute, or incur a fixed charge (up to $7) irrespective of how long you stay on the line. Rates are set by the service provider. Most recorded 'bulletins' last around three minutes. The same tariffs apply throughout Australia irrespective of the time of day or the day of the week.

Some people have received huge telephone bills, which include calls to national and international sex lines that they haven't made. It's extremely difficult to prove that you (or a family member) didn't make these calls, even if you can show that you were out of the country at the time! To prevent this happening, you can instruct Telstra to install 190 Restricted Access on your line. To access 190 numbers under this scheme, you need to enter a four-digit PIN before dialling the number.

Operator-assisted Calls

There's an extra charge for operator-assisted calls (dial ☎ 1234), and the minimum charge period is three minutes. The following operator services are available:

- **Ring Back Price** – A call can be timed and the charge given at the end of the call. If you want to know the cost of a national or international call, dial ☎ 1222 before the number and the cost is given (for a fee) at the end of your call. Although useful when you aren't using your own telephone and must pay for a call, using 'ring back price' is expensive.
- **Particular Person Call** – You can make an international particular person call (called a personal or person-to-person call in most other countries), where you start paying for the call only when the person required comes on the line, although it may be cheaper to make a brief call to find out whether the person you wish to speak to is available.
- **Reverse Charge Call** – A collect, reverse charge or transferred call, is where the person called agrees to pay for the call. This is useful when you've no change, a payphone won't accept your coins or you're calling your mother-in-law. Making a reverse charge international call is **very** expensive, as it's charged at the operator-connected call rate. For reverse charge calls, dial ☎ 12550. These calls cannot be made to mobile telephones.
- **Telstra Telecard** – Telstra Telecards, which are free, can be used to dial direct from any tone telephone, which includes all payphones and most private telephones, although they cannot be used from mobile telephones. The cost of calls is added to your normal telephone bill. IDD and non-IDD calls (via the international operator) can be made to over 200 countries and to Australia from over 65 countries using the Australia Direct service, although when using a Telecard overseas, you may be charged an astronomical sum. Calls from payphones within Australia are charged at payphone rates (see page 189).
- **Wake-up Call** – To book a wake-up or reminder call, dial ☎ 12454.

CALL RATES

Local Calls

Telstra curently offers four HomeLine Plans, designed to cater for different types of telephone user: HomeLine Plus (for people who make frequent calls of all types), HomeLine Complete (for people who make only occasional national, home-to-mobile and international calls), HomeLine Budget (for people with basic calling needs) and ISDN Home (for people who want to simultaneously make telephone and fax calls and surf the internet).

Local calls for these four services cost, respectively, 17.5 cents, 20 cents, 30 cents and 17.5 cents (voice only). Monthly line rental for the four is $29.95, $26.95, $18.50 and $45.50, respectively. See Telstra's website or call ☎ 13-2200 for details and the latest offers.

Optus offers similar prices and options (some are as obscurely worded and difficult to understand as Telstra's, Australian telecommunications companies being as prone to blinding their customers with science as those elsewhere!), with a reduction in line rental for 'eligible pensioners'. See Optus's website or call ☎ 1800-501 064 for details.

National Calls

For national calls (i.e. calls to a different code area), Telstra's prices under the same four plans as for local calls (see above) are as follows: $1.50, $2, $3 and $1.50 per call for 'capped' calls, i.e. between 7pm (4pm on Saturdays) and midnight; or you can pay $2.50 for calls of up to three hours at any time. Optus's national rates are currently 9 cents per minute at weekends and 16 cents per minute on weekdays.

International Calls

Telstra currently offers a range of international call options, depending on which HomeLine plan you subscribe to (see **Local Calls** above). You can call a fixed line in New Zealand for between 21 and 39 cents per minute, and a mobile telephone there from 61 cents per minute. Calls to a UK fixed line aren't much more expensive than those to New Zealand, ranging from 21 to 47 cents per minute, and the same price – 61 cents – to a mobile.

TELEPHONE BILLS

Most residential customers are billed quarterly or bi-monthly for calls, line rental and telephone rental (if applicable). Business customers usually receive their bills monthly, although both business and residential customers may be able to choose to be billed monthly, bi-monthly or quarterly. Telstra also provides a payment card which allows you to pay your account in advance instalments. Where applicable, the telephone connection fee is included in your first bill.

Bills are itemised and show separately local, national and international calls, calls to mobile telephones, Homelink 1800 calls, operator-connected calls, Telecard calls, line and equipment charges, and telephone information services. In late 2003 a new design of bill was introduced as part of a drive to provide bills that are accurate and easy to understand. Telstra also provides email delivery of customer bills and a website where customers can check the status of their account. Optus has an all-in-one billing service with a single bill for all services.

Telstra bills can be paid at any post office, by post to Telstra, PO Box 9901 in all capital cities, at Telstra shops (cash, cheques, credit/charge/EFTPOS cards), with a Telstra payment card, by electronic telephone banking, on the internet and by telephone (with a credit/EFTPOS card). Telstra accepts American Express, Bankcard, Diners Club, MasterCard, Redicard and Visa credit cards. If you have any queries about your Telstra telephone bill, call the Telstra Customer Service Centre (☎ local call rate 13-2200 for residential services) between 8am and 5pm, Mondays to Fridays.

If you believe that your bill is wrong, you need only pay the amount that isn't in dispute while your query is being investigated. If you fail to pay your bill, a reminder or a disconnection notice is issued. If you still fail to pay, your service is disconnected and reconnection takes place only after payment of the account in full plus a reconnection fee has been received.

PUBLIC TELEPHONES

Telstra has over 32,000 public payphones across Australia and stresses its commitment to payphone services and had a budget of $9 million in 2004/05 to provide new payphones in areas of need, relocate payphones into growth areas and upgrade booths. The company has created a new area of its website that explains the process for requesting the installation of a payphone and is planning an online map to help people to locate payphones in Australia. Telstra Payphone Centres in major cities are usually open from around 9am to 6pm, Mondays to Fridays, and from 10am to 4pm on Saturdays. In addition to Telstra's, there are around 42,000 payphones operated by private businesses.

Payphones can be found at airports, bus and railway stations, in hotels, inside and outside post offices, in streets, pubs, restaurants, service stations, shopping centres, and other private and public buildings. Making non-local calls from hotels is expensive, although free local calls can often be made from telephones in a hotel lobby. Calls made from a payphone are more expensive than from a private telephone, and payphones don't accept incoming calls. Locals calls cost 40 cents from a payphone for an unlimited period, although users are requested to limit calls to three minutes when there are people waiting. When making an international call, you should insert at least $3 in coins or a Phonecard (see below) with a minimum of $3 credit.

Payphones accept a range of payment options, including coins, credit cards, Homelink services, Optus Calling Cards, PhoneAway cards, Phonecards, reverse charge calls, and Telstra Telecards. A Telstra Telecard or Optus Calling Card allows you to make calls from virtually any telephone and have them charged automatically to your home or business account. Over 98 per cent of Telstra payphones still accept coins. Partly used coins are lost but wholly unused coins are returned when you hang up the receiver. Payphones also have a 'follow on call' button – if you still have unused coins in credit, you can press this button and make another call using the remaining credit. If the display flashes, insert more coins until the flashing stops.

Some phones accept only credit cards (e.g. American Express, Diners Club, MasterCard and Visa), EFTPOS cards, and Telstra and Optus account cards. Credit card telephones are predominantly located in major airports and other transport hubs, and large shopping centres. To use a credit card telephone, swipe the magnetic strip of your card through the telephone's card reader, enter your PIN and dial when you hear the dialling tone. There's usually a high minimum charge when using a credit card payphone, so they should be used only in an 'emergency'.

SMS text messages can be sent from over 40 per cent of Telstra payphones. Around 200 are Teletypewriter (TTY) payphones, which allow people with hearing and communication problems to use the telephone (☎ freecall 1800-068424 for information). Around 1,000 payphones have been modified so that they can be used by people with various other kinds of disability, including those in wheelchairs and those with poor sight. Some payphones also have hands-free operation, hearing aid couplers and volume controls. If you have difficulties, telephone the operator on ☎ 1234.

Phonecards

Telstra Phonecards are available in denominations of $2, $5, $10, $20 and $50 and are available from over 15,000 retail outlets nationally (displaying a 'Phonecard Sold Here' sign), including kiosks, newsagents, pharmacies and shops. An audible signal is given when a Phonecard is nearing the end of its value. Phonecards can store and automatically dial telephone numbers through the use of Autocall features. They're produced in a number of designs on topical themes and (as in other countries) have become collectibles – since their introduction in 1990, many are already fetching high prices among collectors, and Telstra issues a bi-monthly newsletter and catalogue.

International Calls

Not all payphones in Australia can be used to make international calls. Payphones allowing international calls are marked ISD (International Subscriber Dialling), or IDD (International Direct Dialling). These include all gold telephones. You can check by dialling ☎ 0011 (free). If it's an ISD phone, you hear the message 'congratulations, you're connected to ISD'; if not, there's no reply. International calls can also be made from Telstra telephone centres in the major cities and public telephone booths at major post offices.

It's best to insert relatively small coins unless you're calling long-distance. Instructions for using modern pushbutton payphones are as follows:

MOBILE TELEPHONES

Mobile telephones were introduced in Australia in 1987 and by 1997 it had the fourth-highest number of mobile telephones per capita in the world, after Sweden, Finland and Denmark. By 2000, over 8 million Australians had a mobile telephone (around 40 per cent of the population) and by 2007, it's estimated that 83 per cent of the population will own one. **Before buying or using a mobile telephone, you should be aware that health fears have been raised in some countries over the effects of the electromagnetic fields generated by them.** On the other hand, a mobile telephone could save your life in an emergency!

Mobile telephone services are operated by Telstra (46 per cent of the market), Optus (30 per cent), Vodaphone (almost 20 per cent) and other smaller companies. The analogue network was phased out in 2000 and Australia now has an all-digital network, although telephones in some rural areas without a digital service still have access to the analogue service. The digital network covers some 90 per cent of the population, including all the major population centres and corridors (all operators provide coverage maps). Australia subscribes to the GSM digital network, which allows the same telephone to be used in around 170 countries worldwide, including most of western Europe and parts of Asia, the Middle East, the Pacific, and central and South Africa (referred to as international roaming).

In addition to services in the major metropolitan areas, Telstra mobile satellite and radio services provide mobile communications to the aeronautical, marine and remote land area markets. MobileSat allows you to plug a computer, fax machine or satellite navigation equipment into a terminal in an aircraft, boat or car and receive crystal clear communication wherever you are in Australia or up to 200km (124mi) off the coast.

The mobile telephone market is a minefield, as not only are there three networks to choose from, but numerous call charges, connection fees, insurance options, monthly packages and various tariff. Before buying a mobile, shop around and compare telephone charge rates, installation and connection charges, prices and features, and rental charges. **Most importantly, if you live or work in a remote area, make sure that a company's coverage includes that area**.

Mobile telephones are sold by specialist dealers, Telstra shops, and department and chain stores which have arrangements with service providers or networks to sell airtime contracts (along with telephones). Don't rely on getting good or impartial advice from retail staff, some of whom know little or nothing about telephones and networks (it's said that the difference between Clint Eastwood and a mobile telephone seller is that Clint isn't a real cowboy). Retailers advertise in magazines and newspapers, where a wide range of special offers is promoted. Some car manufacturers fit car telephones as standard equipment, particularly to attract women drivers (some of whom have telephones permanently attached to their ears).

Before buying a telephone, compare battery life, memory number capacity, size, weight (now down to around 100g or less for the lightest models) and features, which may include alphanumeric store, automatic call back, call barring, call timer, email, internet web-surfing, lock facility, mailbox, messaging services, minute minder and unanswered call store.

When you sign up with a service provider, the cost of a telephone is subsidised (and remains the property of the service provider) and retailers and network providers recoup the cost through line rentals and call charges. You can sign up for as little as $40, although the minimum cost over 18 months is usually several times this. Don't be seduced by an inexpensive telephone when the real costs lie in high call and line rental charges. Generally, the higher the connection and line rental charges, the lower the cost of calls. If you make a lot of calls, select a tariff with low call charges. Conversely, if you make few calls or need a telephone mostly for incoming calls, choose a tariff with low monthly costs.

Calls to and from mobile telephones, including calls made from a fixed-line telephone, are much more expensive than calls between fixed-line telephones, and calls to 1800 numbers aren't free from mobile telephones. If you choose a phone without a contract, you can obtain pre-paid cards (from $10 to $100) from post offices, and there's no charge for receiving calls, as there is with some contracts (particularly for international and mobile-to-mobile calls).

Free booklets, *Hold the phone – read this before you buy a mobile*, which is a general guide, with advice on matters such as the different types of contract available, and *Mobile phone etiquette for Australia*, are available from the office of the telecommunications industry ombudsman (☎ freecall 1800-062058, 💻 www.tio.com.au).

Security

Theft of mobile telephones is a huge problem and stolen mobiles are usually used to make calls overseas (at the owner's expense!). You should insure a telephone for its real value – if a rented telephone is stolen, you're billed for its replacement cost, not what you paid for it. All telephones are provided with a unique serial number which allows their use to be blocked if they're stolen, and digital telephones can be programmed to stop users making certain calls, e.g. international calls. New clone-proof digital mobile telephones are being introduced.

DIRECTORIES

Australian telephone subscribers, both business and private, are listed in directories (also called telephone books) which may be subdivided into white and yellow pages. White pages contain a list of subscribers in alphabetical order and yellow pages a list of businesses classified by business type. In most areas, white and yellow pages are contained in the same volume, while in major cities such as Sydney there are separate volumes.

New editions of telephone books are delivered free to subscribers' homes. If you don't have the latest local telephone book when you move into a new home, you can get one free from your local post office. Directories can be viewed at international telephone directory reference libraries, post offices and public libraries. White and yellow pages are also available on the internet (🖳 www.whitepages.com.au and 🖳 www.yellowpages.com.au), including versions of the white pages in German, Indonesian and Italian. Telstra recommend that you recycle your old telephone books (dedicated bins are provided in major cities when new books are issued).

An entry containing your name, address and telephone number is automatically listed in the white pages directory covering your area. You may also purchase an extra entry, e.g. when two people share a telephone, or enhance your listing by having it printed in bold type. Business customers may list an occupation. You can request an unlisted or ex-directory number (called a 'silent line'), for which there's a fee of $2.93 monthly. In this case, your name and number won't appear in any directories and won't be made available by directory enquiries (☎ 1223). Elements of your address such as your street and house number can also be suppressed (e.g. just your name and suburb is listed), for which there's a fee of $5.48 for the first month and $2.49 per month thereafter. Around 10 per cent of Australians have silent numbers. If you're bothered by nuisance calls, Telstra run a National Unwelcome Call Service offering advice and solutions (☎ 1899-805996).

A wealth of information is contained in the white pages, including 24-hour emergency numbers, abbreviations of place names (used in directories), community help and welfare services, services for the disabled and aged, telephone information services (190 numbers), telephone prefixes and place names, Telstra information and details of services, including a translation and interpreting service (TIS).

Yellow pages include a calendar of events, emergency and useful local numbers, an entertainment guide, inner city and surroundings maps, local government numbers and public transport information. There are separate business directories in the major cities such as the Business Information Guide (BIG) in Melbourne.

Directory Enquiries

For directory enquiries (called 'directory assistance' in Australia) you dial ☎ 1223 or 12456 for local and national numbers, and ☎ 1225 for overseas numbers. All directory assistance calls are usually free, except from mobile telephones. If you want directory enquiries to find a number for you, you must know the town or city of the person or business whose number you require.

EMERGENCY NUMBERS

There's only one national emergency number in Australia (☎ 000 service), which is for ambulance, firemen and police as well as cave and mountain rescue services and the coastguard. Emergency calls are free from all telephones, including payphones. When you dial 000, the operator asks you which emergency service you require ("Emergency, which service please?") and you're immediately put through to that service. You must state clearly your name and location, and give a brief description of the emergency.

Lists of other '24-hour Emergency Numbers' and 'Personal Emergency & Help Services' are included at the front of the white pages telephone directory and inside the front cover of the yellow pages. These include aviation search and rescue, chemist emergency prescriptions, child abuse, child protection, city missions, counselling for victims of crime, crime stoppers, crisis centre, customs 'coastwatch', dentists, distress call, doctors, domestic violence, drugs, electricity, gas, hospitals, kids' helpline, lifeline (see below), maritime rescue, Mindwise (mental health), poison information, rape line, state emergency service, translating and interpreting service, veterinary surgeons, water and youth line. Lifeline (☎ local call rate 13-1114) provides a confidential, 24-hour counselling service in times of personal crisis throughout Australia for the cost of a local call. There's also a Women's Information and Referral Services (WIRS, ☎ freecall 1800-817227). See also **Emergencies** on page 194 and **Counselling** on page 330.

INTERNET

In 2005, Australia was ranked ninth out of the top 50 countries for per capita internet use, with 538.71 users per 1,000. There are internet service providers in all capital cities and also in many regional cities, where the most popular providers include Bigpond (Telstra) and OzEmail. Competition has driven down fees in recent years and you should shop around for the best deal. There are also many ISPs who provide a free (basic) service (in the hope that you will soon pay for a more comprehensive one). Telstra's internet service (Bigpond, 🖳 www.bigpond.com) offers a range of pre-paid plans, with six hours' access for $9.95, 20 hours for $19.95, 35 hours for $34.95 and 60 hours for $54.95. There are also unlimited access packages, where you can remain online all day (and all night) at no extra charge. Monthly rates for an ADSL connection currently range from $29.95 to $129.95 for various packages.

If you have correspondents or friends who are connected to the internet, you can also make long-distance and international 'calls' for the price of a local telephone call. Internet users can buy software from companies such as Quarterdeck and Vodaltec (costing around $100) that effectively turns their personal computer into a voice-based telephone (both parties must have compatible software). You also need access to a local internet provider, a microphone and a modem, a sound card and speakers. While the quality of communication isn't as good as using a telephone (it's similar to using a CB radio) and you need to arrange call times in advance (e.g. by email), making international 'calls' costs virtually nothing. All you pay is the cost of a local call to your internet provider (which may be included in your package or free if you use a cable company for internet access).

TELEGRAMS, TELEX & FAX

Telegrams

Telegrams (cables) can be sent by telephone or from any post office in Australia. There are three rates: urgent (two to four hour delivery), ordinary (four to six hours) and 'letter' (24 hours), although in some remote areas of Australia deliveries are made just once a week. The cost depends on where a telegram is being sent from, the destination and the speed required.

Telex

There are public telex bureaux at all capital city chief telegraph offices and at Telstra offices in many towns.

Fax

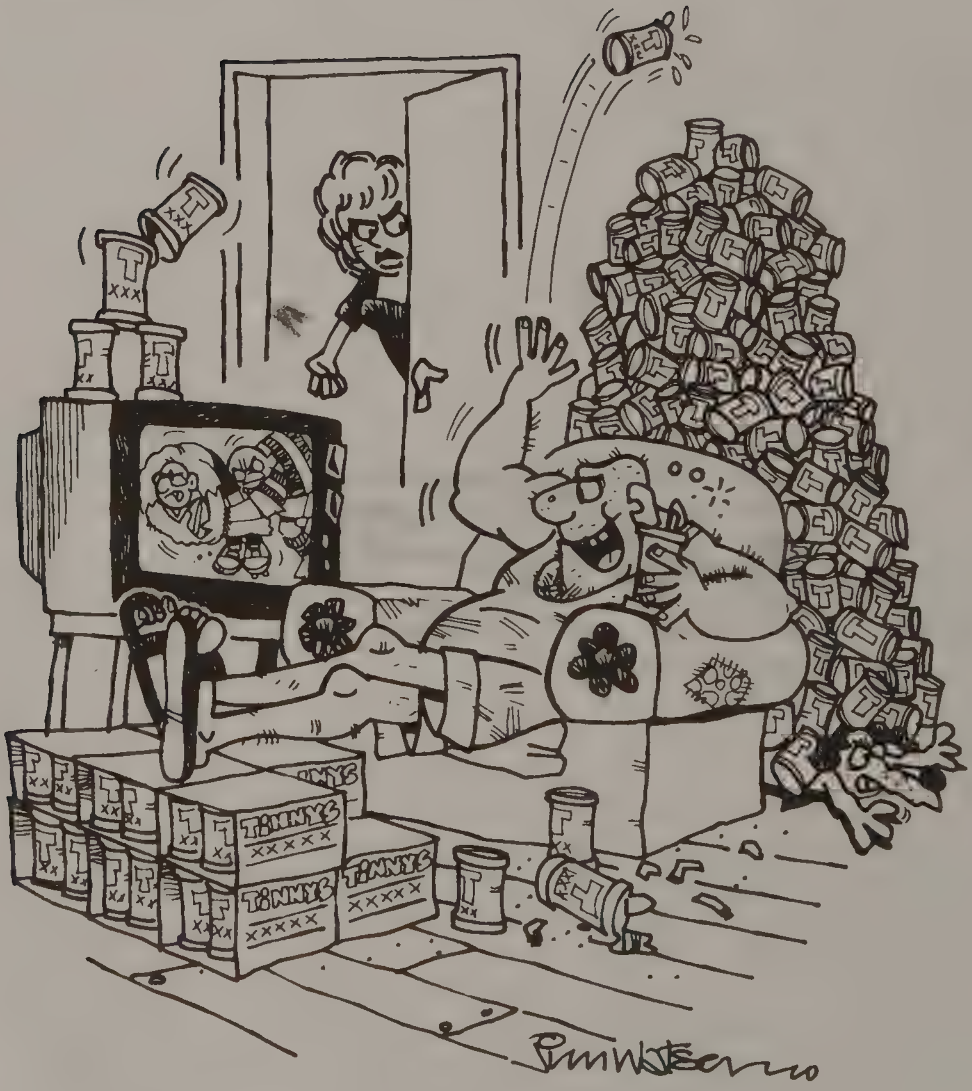
Faxes can be sent from business offices, hotels and Telstra telephone centres in major towns and cities. Mobile telephone and portable computer users can use a portable fax, which allows fax transmissions to be made from virtually anywhere in Australia and overseas.

International faxes can be transmitted to over 90 countries and to any fax machine in the world, provided IDD telephone access is available. When sending an international fax, dial ☎ 0015 (FaxStream Enhanced) instead of 0011, followed by the country code, area code and fax number. FaxStream Enhanced is a network of specially selected lines which provide optimum quality for international fax calls.

FaxPost

Australia Post provides a public fax and delivery service (FaxPost), which allows faxes to be sent to virtually anyone in Australia or overseas, irrespective of whether you or the recipient has a fax machine. FaxPost allows delivery of faxed documents to all major centres in Australia within two hours (or the same day) plus fast delivery overseas. To fax a document via FaxPost to someone in Australia without a fax machine, you fax the document to the Fax Centre Post Office nearest the addressee (there are around 2,000 throughout Australia); it's then delivered within two hours, the same day or by post, depending on your instructions. Messages can be delivered to overseas addressees without a fax machine by courier messenger, often on the same day, or can be delivered next day by post. If you don't have a fax machine but the addressee does, you must deliver your document to the nearest Fax Centre, from where it's faxed to the addressee. A document can also be sent to someone when neither party has a fax machine, in which case the document is delivered to the nearest Fax Centre and faxed to the Fax Centre Post Office nearest the addressee, from where it's delivered. The cost for domestic faxes is $4 for the first page and $1 for additional pages, and for international faxes $8 for the first page and $2 for additional pages.

XXXX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TELEVISION & RADIO

Australian television (TV) is among the best in the world (which isn't saying much), although over half the programmes are purchased from the UK and the US, most local content consisting of current affairs, game shows, soaps and sport. Australian radio is generally excellent. The Australian Broadcasting Corporation (ABC, 💻 www.abc.net.au), affectionately known as 'Aunty' after the British Broadcasting Corporation (BBC) on which it's modelled, is government-owned and operates both TV and radio stations throughout Australia. Being financed by the government, it carries no advertising. Overall control of Australia's TV and radio services is exercised by the Australian Broadcasting Authority (ABA). There's no TV or radio licence fee.

TV programmes are listed in daily newspapers (Saturday newspapers also include Sunday programmes) and weekly guides such as *TV Week*, which is produced in separate editions for each state or territory (because of local time differences). Many Saturday and Sunday newspapers also provide free weekly TV and radio guides. However, few if any pay TV programmes are listed in most publications. Programmes can also be displayed via TV teletext or on the internet. The time difference between the states (see page 525) means that nationwide programmes are broadcast at different times according to where you live in Australia.

TELEVISION

Australians are avid TV viewers and almost all homes have a colour TV (over half have two or more) and 80 per cent have a video cassette recorder (VCR) or DVD player, which has spawned a nation of couch potatoes.

Free terrestrial (known as free-to-air) TV includes both government-owned and commercial stations. In addition, pay TV is provided (via cable) in most major cities, and satellite TV is also available in country and outback areas. WebTV was introduced in 1998, where customers can purchase a set-top box (for around $200) with a built-in modem for internet access (no computer is required), a pay-TV decoder and a CD-ROM drive for games. Digital TV started in early 2001 in Adelaide, Brisbane, Melbourne, Perth and Sydney, and by early 2005 was available in many metropolitan areas, but there's still no timetable for its start in remote areas. Digital TV allows hundreds of channels to be transmitted by satellite and cable.

Programmes

Australian TV is famous for its soaps, although some have terrible scripts and even worse 'acting'. The most popular Australian soaps include *Flying Doctor*, *Home and Away*, and *Neighbours*, which are sold worldwide and are particularly popular in the UK. British comedy, drama and soaps are also popular in Australia, as are the 'better' American programmes. The choice of films on free-to-air (FTA) TV is usually terrible and you need to subscribe to pay TV to see the latest films. Australian TV isn't as paranoid about nudity as American TV, but you're unlikely to see any explicit sex (except perhaps on pay or satellite TV). News and current affairs programmes are popular, although news tends to be parochial and doesn't include much world news. There are good weather forecasts on all channels.

There's little good quality Australian produced comedy and drama, mainly because of lack of funds or because ratings are too low. The best Australian production seems to run to are the so-called 'infotainment' shows, which show you how to update your garden, home, etc. for next to nothing (the shows also costs the producers next to nothing!).

As in most western countries, Australian children spend up to a third of their leisure time watching TV, which has been criticised for providing a mixture of mindless junk, sex and violence, detrimental to the education of children. In households where TV reigns supreme, the 'idiot box' or 'electric goldfish bowl' is far more influential with children than parents. The poor quality of some programmes in Australia is offset by some of the best and funniest advertisements in the world (which they should be, considering they cost more to produce than many programmes).

Australian TV, particularly commercial stations, shows a surfeit of live sport, particularly at weekends. Coverage includes both local and international events, including American football, athletics, Australian rules football, baseball, basketball, cricket, motor racing, rugby, soccer, swimming and tennis. To protect significant sporting and cultural events from being bought by pay TV, the government introduced an 'anti-siphoning' list of events (11 sports plus the Olympic and Commonwealth Games) which should be televised free to the general public. However, over half the events on the anti-siphoning list have never been shown at all on FTA TV and fewer than a third have been shown live on FTA. Pay TV operators are pushing to have the list reduced or to be permitted to show live sports and events that have been rejected by the FTA stations. By early 2005, there had been little softening of the anti-siphoning position, but the matter has been discussed in Parliament.

Standards & Equipment

The standards for TV reception in Australia aren't the same as in many other countries, as it uses the PAL-D system. TVs and video recorders manufactured for use in North America (NTSC standard) and for the European PAL B/G or PAL-I systems won't function in Australia. Some foreign TVs can be converted to operate under Australia's PAL-D system, although it usually isn't worth the trouble and expense of shipping a TV (or VCR) to Australia.

The cost of a TV varies considerably according to its features, make, screen size and, not least, the retailer (shop around). The cost of a quality TV ranges from around $300 for a 34cm (14in) portable TV to $2,500 for a state-of-the-art 63cm (24in) TV. Video recorders start at around $200 and DVDs at around $400. All the latest and most sophisticated entertainment systems are available in Australia.

When buying a TV in Australia, it's advantageous to choose one with teletext, which apart from allowing you to display programme listings, also provides a wealth of useful and interesting information, including entertainment, finance, news, shopping, sport, travel and weather. Teletext also provides subtitles for selected programmes for people with hearing problems, which are usually indicated in programme listings. Pay TV and satellite stations also provide teletext services.

There's an active market in second-hand TVs and videos (and most other things) in Australia so, should you wish to sell your old TV to buy one with the latest bells and whistles (or because you're leaving Australia), you will have no problem. Second-hand colour TVs can be purchased from retailers and rental companies and through advertisements in local newspapers from as little as $100. Some retailers offer to part-exchange your old TV for a new one, although they may offer you less than its market value.

TV rental is fairly common in Australia and is mostly offered by specialist national rental companies (such as Rentlo), although some local TV and radio shops also rent. It's always cheaper to buy than rent a TV or video, particularly over a long period. Some people are tempted to rent by the ever-changing technology, although you should bear in mind that rental TVs are rarely the latest models and the minimum rental period is usually 12 or 18 months.

Free-to-air Stations

There are five national terrestrial or free-to-air (FTA) networks in Australia: ABC, Nine, SBS, Seven and Ten. ABC (Australian Broadcasting Corporation) and SBS (Special Broadcasting Service) are government-owned, while Nine, Seven and Ten are commercial networks. There are also a number of regional commercial stations (including NBN, Prime, Seven Network, Southern Cross, Ten Network and Win), Imparja Television (an Aboriginal commercial station), plus community, local and student TV. Not all areas receive all the national networks: most state capitals can receive between three and five, while in some remote areas ABC may be the only free-to-air station you can receive.

ABC

The name of the local ABC station varies according to the state, e.g. it's called ABN in New South Wales (the N is for NSW) and ABV in Victoria, although it's usually found on channel two. Being non-commercial, it holds the moral high ground with regard to quality programming (almost nothing American is aired!) and its output contains a large percentage of locally produced programmes with the emphasis on comedy, drama, natural history (mostly about Australia), news and current affairs. Comedy and drama programmes are often imported from the UK.

SBS

The Special Broadcasting Service (SBS, 💻 www20.sbs.com.au) is a government-sponsored, multicultural TV station, established in 1978 to provide multi-lingual radio and TV services that educate, entertain and inform all Australians and reflect Australia's multicultural society. SBS is available in all major cities and a number of regional areas, and is watched by 7.8 million people per week (according to its website). It's similar to PBS in America, although it screens a large percentage of programmes in foreign languages with subtitles, in addition to English-language programmes. Although mainly funded by the government, it carries advertising. It's usually found on channel eight, although you need a special receiver in some areas.

SBS provides foreign 'culture' unavailable on other channels and excellent world news coverage which is far superior to the more parochial output of ABC and the commercial stations. It also shows foreign sport (e.g. European soccer) that isn't found on commercial TV and is the traditional host channel of the (football) World Cup. It's sometimes criticised, however, as being insensitive to community needs and it also shows a lot of 'trashy' foreign films.

Commercial Television

Australia has three commercial networks: Nine, Seven and Ten, which are available in major cities and offer 24-hour programming. Nine Network has been the leading station for some years, although it's given a close run by Seven Network. Nine is unashamedly populist and produces game shows, lifestyle programmes and news and current affairs programmes, but isn't so good at comedy and drama, although its imported American programmes such as *ER* and *Friends* rank at the top of the viewing ratings. Its other forte is sport, which dominates programming.

Seven Network is the second-highest rated network (by viewing figures) after Nine and is strong on comedy and drama and more likely to show non-commercial programmes. Its most popular programmes include *The Weakest Link* and recent movies. Seven Network has weaker news and current affairs than Nine.

Ten Network had given up trying to compete with Nine and Seven for the mainstream market and was concentrating on screening popular American shows (*The Simpsons, X-Files*) for the under 40s, but the success of *Australian Idol* has reversed this trend. It isn't strong on local programmes, although it did come up with *Neighbours* and *Heartbreak High*.

The quality of programmes on commercial TV varies from terrible to excellent. The competition to buy foreign (e.g. British and American) programmes and exclusive rights to sporting events is fierce, particularly with the increased competition from pay TV. It's hoped that this will result in the networks producing more of their own programmes, which, apart from being superior to a lot of the imported drivel, are also a lucrative export product. Commercial TV networks currently produce just over half their programmes.

Advertisements on commercial TV are frequent and irritating, particularly when you're trying to watch a film or sport. Some sports events are ruined by commercial breaks, and advertisements are sometimes even screened during play at the bottom of the screen. Breaks tend to be more frequent and last longer than in many other countries and even exceed those on some American stations (where the advertisements seem to last longer than the programmes). The maximum permitted advertising quota is 13 minutes per hour but, when promotional slots and trailers are included, it's much longer. Commercial stations are huge money-spinners and regularly change owners. Breakfast TV is popular on all commercial stations.

Imparja Television

Imparja Television is an Aboriginal-owned and -run commercial TV station operating out of Alice Springs. It covers a third of the country, mainly in Northern Territory, South Australia and western NSW. Broadcasts range from soap operas to programmes made especially for Aboriginal people.

Community or Local Television

There are community or local TV stations in all major cities. Community TV stations include ACE-TV (Adelaide), Briz31 (Brisbane), CATV (Canberra), CTS (Sydney), CTV 31 (Perth), LINC TV (NSW) and MCT-31 (Melbourne). There's also student TV in some cities, such as RMITV in Melbourne.

Pay Television

Pay TV was introduced in Australia in 1995 and shouldn't be confused with pay-per-view, where subscribers pay on a per programme basis (e.g. for a live concert or sports event). With pay TV, viewers pay a monthly fee for a package of stations, delivered via cable or satellite. There are two major pay TV operators in Australia, Foxtel (50 per cent owned by Telstra) and Optus Vision, plus some smaller operators. Pay TV operators have been allowed to broadcast advertisements since 1997.

The installation of cables for pay TV in Australia was one of the largest and fastest such programme undertaken anywhere in the world. Both Telstra and Optus laid their cables in the same streets in Brisbane, Melbourne and Sydney, afraid that their rivals would steal a march on them (Optus laid its cables above ground, to the revulsion of residents, rather than burying them as Telstra did). Cable currently reaches over 3 million homes, mostly in major cities. Most homes in Brisbane, the Gold Coast, Melbourne and Sydney are cabled, plus parts of Adelaide and Perth. Broadband cable is used to deliver FM radio, high-speed internet access, pay TV, telephone, and other interactive services such as community information systems. It also enables operators to offer pay-per-view films and other broadcasts on demand.

Some 20 per cent of households in Australia subscribe to pay TV, although the biggest fans are children; many families have tried it and quit. Unlike satellite and cable TV in Europe and North America, pay TV in Australia doesn't have sufficient big exclusive sports or entertainment specials to attract the average viewer (Australia's climate also means that many people have better things to do than watch TV).

Foxtel (🖳 www.foxtel.com.au) provides over 100 channels, including BBC World, the Cartoon Network, Fox Children's Network, Fox Sports, Sky, the World Movie Channel and world news. Optus provides around 50 channels, including community broadcasts, Disney and Warner Bros films, educational programmes, general entertainment, music, news and sport. However, critics claim that most output consists of boring documentaries, old films, banal local news and minor sports.

Initially, pay TV was a financial disaster, combined losses for Optus and Foxtel totalling over $3 billion in less than four years, although both companies are now firmly established in the market. Foxtel claims to be the more popular, with some 1.1 million homes subscribing to its cable and satellite services (around half the market). Optus doesn't publish subscriber figures and has the disadvantage of not having satellite services; its emissions are therefore limited to the cable network in Brisbane, Melbourne and Sydney.

Foxtel and Optus both charge an installation fee of around $72 (which may be much higher for homes with difficult access) and a monthly subscription of between around $50 and $100, depending on the programme package. Subscriptions can be paid in cash (at an ANZ branch or post office) or by cheque, credit card, direct debit or money order. Some cable companies offer inexpensive telephone services, in some cases including 'free' local off-peak calls, and it's possible to save enough money on your telephone bill to pay for your cable TV. Optus offers customers who use its pay TV and long-distance telephone services a discount on their monthly TV bill or an equal discount on their long-distance telephone bill.

Although Brisbane, Melbourne and Sydney have been 'cornered' by Optus and Telstra, the rest of the country is wide open and being exploited by small companies, such as Northgate Cable in Ballarat and Neighbourhood Cable in Mildura (VIC), who have encroached on Telstra's market share by offering internet, telephone and TV services at lower prices, e.g. between $11 and $55 per month for various packages.

Pay TV subscribers usually receive free monthly programme guides, which are also available from newsagents. However, most Australian newspapers and TV guides virtually ignore pay TV and don't list any programmes, while some list only selected channels (e.g. Showtime and Foxtel highlights). The Australian Pay TV website (🖳 www.auspaytv.com) offers comprehensive information on the current state of the market as well as links to all pay TV companies.

VIDEO & DVD

In the last decade or so, there's been an explosion in the number of video and DVD rental outlets in Australia, which reached saturation point some years ago (they total over 3,000 with an annual turnover of more than $600 million), and many also rent DVDs. Some 80 per cent of households (over 5 million) have at least one VCR or DVD player and around 60 per cent of households rent at least one video or DVD per month. There's also a thriving video and DVD sales market. Many video shops are open until 8 or 10pm, seven days a week.

To rent a video or DVD you must usually be a member, for which shops insist on proof of address and verification of your signature. A parent is required to stand as a guarantor for those under 18. Some video shops have a children's membership scheme with special deals for kids and cheap rental rates for children's films (although most kids are more interested in video nasties than *The Jungle Book*!). The latest releases can be rented for around $7 per night and older films can be rented for up to a week for as little as $3. Rental outlets usually have special offers for film buffs such as a free old movie with each new release rented or seven old movies for a week for $10.

Usually, you can take out up to three or four films at any time and must return them up to two hours before closing time the following day. If you're late returning a film, you're charged an extra day's rental for each day overdue. If you lose or damage a film, you're expected to pay for a replacement at retail price. Videos can also be rented from some public libraries. Most video shops sell second-hand videos at reduced prices as well as older videos which are on general sale.

RADIO

Radio reception in Australia is excellent in most parts of the country, including stereo radio, which is clear in all but the most remote areas. Radio is very popular, particularly among the young – three out of four teenagers listen daily. Local stations broadcast on the FM wave band in stereo or on the medium wave (MW) band. High-quality FM radio can also be received via cable or satellite, which provides dozens of stations. The short wave (SW) band is useful for receiving foreign radio stations. Digital radio was introduced in 2001 and allows stations to transmit several channels of sound simultaneously, as well as text and pictures to a small screen attached to receivers.

There are literally hundreds of radio stations in Australia, including ABC, commercial, ethnic, community and university-based stations (operated on a shoe-string and run by volunteers). In the last few decades, dozens of public (community) radio stations have sprung up around Australia, supported by the government and various educational institutions. They often have a limited transmission range and cater for specific community groups within their areas, e.g. there are around 16 community stations in Sydney, which although amateurish are diverse and original.

ABC

The Australian Broadcasting Corporation (ABC) is government-funded and runs metropolitan radio stations in nine cities and 36 regional stations, including ABC Classic FM, Radio National and the Triple-J (JJJ) youth radio network. ABC metropolitan radio includes 702 Sydney and 774 Melbourne. It also operates the

24-hour Parliamentary & News Network, a parliamentary radio service broadcast to all capital cities except Darwin (lucky them!) and to Newcastle. The ABC is also responsible for Radio Australia, an international radio service broadcast via short wave and satellite (in English and eight other languages) to the Asia-Pacific region and worldwide, although services have been reduced in recent years and remain under threat from budget cuts.

ABC Radio National provides excellent news coverage (international news is sent by satellite from the BBC in London) and is broadcast nationwide on both AM and FM. However, in general, ABC stations aren't as popular as commercial stations and are regarded as the thinking person's radio stations. Triple-J is the one exception and is a good place to hear new music outside the main pop stream and plug into Australia's youth culture. There's no advertising on ABC radio stations.

Commercial Radio

Commercial radio stations are hugely popular in Australia and include large city stations with vast budgets and hundreds of thousands of listeners. The largest radio station networks in Australia are owned by Austereo, the Australian Radio Network and DMG Radio Australia.

Stations provide a comprehensive service of consumer advice, education, local news and information, music and other entertainment, and traffic information. There are also 'talk-back' stations (such as Melbourne's top-rated 3AW), which intersperse music with phone-in discussions. Many stations have star presenters whose 'fame' is often due to their outrageous and insulting behaviour towards their listeners (sports commentators can also be extremely rude about players' performances). The location of a station can be determined by its call sign, the first number of which is the same as a state or territory's postcode, e.g. 2UE is a Sydney station and 3CR is in Melbourne.

Stations cater for every musical taste (e.g. classical, easy listening, jazz, pop/rock), although pop stations are the most popular and cater mostly for mainstream tastes. Some stations even change their output (e.g. from easy listening to hard rock or vice versa) at the drop of a hat if their audience figures fall dramatically. Music is usually blended with news updates, traffic and weather reports, although some stations have taken to playing less music and telling jokes, which apparently receive a higher rating than music. Radio stations employ real comedians, not just DJs trying to raise a chuckle, with a down-to-earth sense of humour where anything goes and nothing is sacred.

As their name implies, commercial radio stations in Australia carry advertising, which is their main source of income.

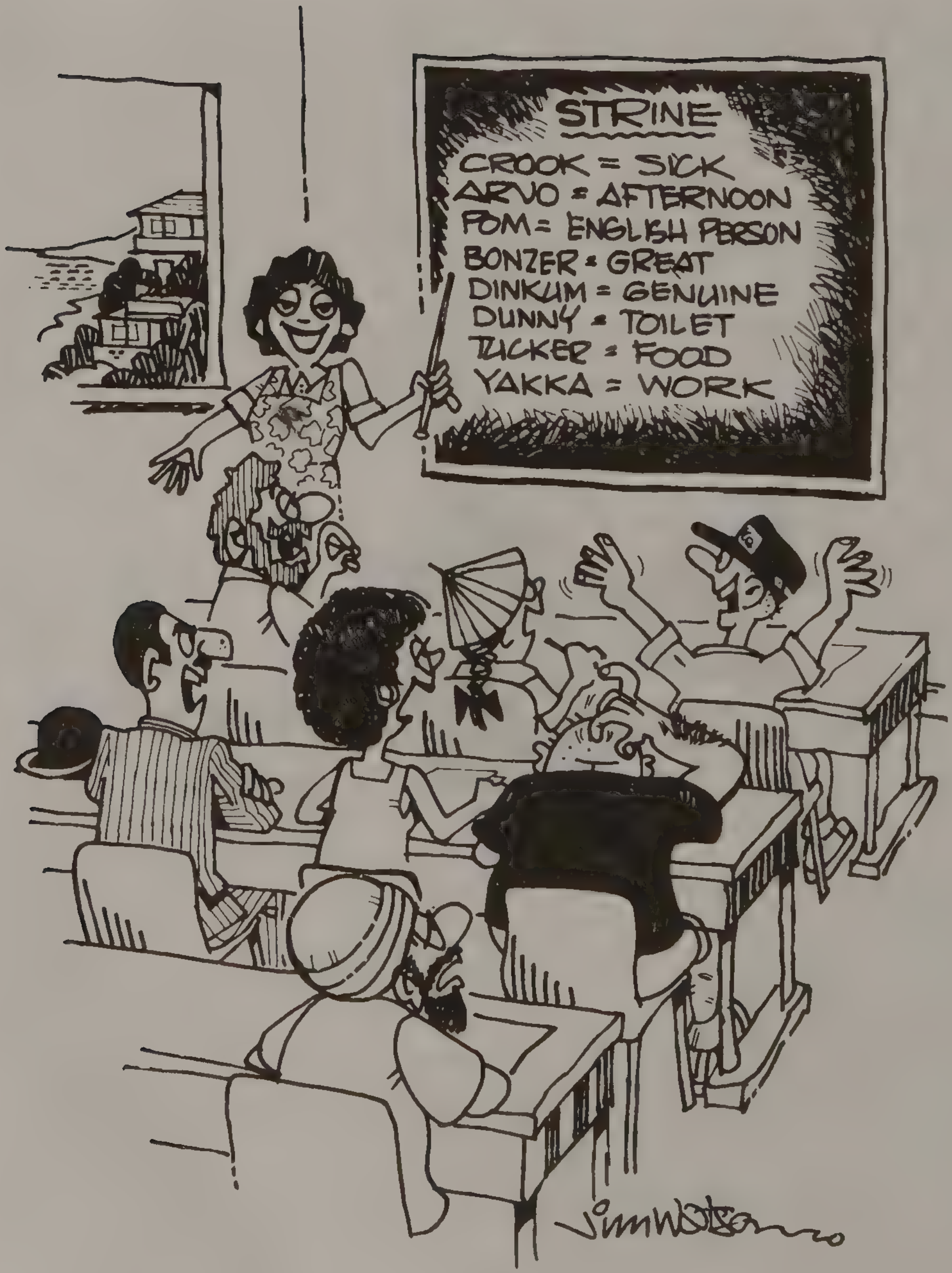
Ethnic Radio

Australians can tune in to local radio broadcasts in over 50 languages, including Aboriginal radio in outback regions. One of these, the Special Broadcasting Service (SBS) was established in 1994 and like SBS TV (see page

202) broadcasts in many languages. It's available in all state and territory capital cities plus some other cities.

BBC World Service

The BBC World Service (the insomniac's station) broadcasts worldwide, in English and around 35 other languages. The BBC World Service is the most famous and highly respected international radio service in the world, with regular listeners estimated at some 120 million (give or take a few). Its main aims are to provide unbiased news, project British opinion, and reflect British culture, life and developments in science and industry. News bulletins, current affairs, political commentaries and topical magazine programmes form the bulk of its output, supported by drama, general entertainment, music and a comprehensive sports service. The BBC publishes a monthly magazine *BBC On Air*, giving comprehensive information about BBC radio and TV programmes. A programme guide is also listed on the internet (💻www.bbc.co.uk/worldservice/programmes).


STRINE
CROOK = SICK
ARVO = AFTERNOON
POM = ENGLISH PERSON
BONZER = GREAT
DINKUM = GENUINE
DUNNY = TOILET
TUCKER = FOOD
YAKKA = WORK
Jim Watson

9.

EDUCATION

Australian educational institutions generally have a good international reputation, particularly universities and tertiary-level colleges, and there are 200,000 foreign students in the Australian higher education sector. Australian schools have a high standard of teaching and good academic results, and the country has a proud record of academic and scientific achievement. In international surveys, Australian students score highly in mathematics and science (ahead of most other western countries but behind some Asian countries).

Full-time education was introduced in West Australia in 1871, other states following suit shortly afterwards, and is compulsory between the ages of 6 and 15 (16 in Tasmania). Around 75 per cent of pupils complete 12 years of schooling, although this varies with the state or territory. Primary education lasts for six or seven years up to the age of 12 or 13 and secondary schooling for a further five or six years. Students are encouraged to remain at school until the completion of their 12th year (around the age of 18), although this may depend on the local job market. The government has cut unemployment benefits for young people in recent years to encourage them to stay on at school or take up training, rather than leave school and search for non-existent jobs. This has led to overcrowding in many high schools, where classes are bulging with students who don't want to be there.

Education in Australia is mainly the responsibility of state and territory governments, each of which has its own education system. State and territorial governments have the major responsibility for education and provide most funding, supported by the federal government. States administer their own primary and secondary schools, and are also responsible for technical and further education. The federal government is responsible for tertiary education and provides supplementary funding for schools and for technical and further education. It's also responsible for education in the Australian territories of Christmas Island, the Cocos Islands and Norfolk Island.

A national literacy survey in 1997 found that a third of students in primary years three and five couldn't read or write adequately, branded a 'national disgrace' by the federal schools minister. The problem of illiteracy is exacerbated by the thousands of migrant families who don't speak English or where English isn't spoken at home. Aboriginal children also have a low rate of literacy, generally three to four years behind other students. It's estimated that half of all Australians aged 15 to 74 (over 6 million people) have poor or very poor literacy skills, just two million people (15 per cent) having good literacy skills and a mere 300,000 very good skills. Adults with the poorest skills are (not surprisingly) mostly from non-English speaking backgrounds.

A national goal was set for each child starting school from 1998 to achieve an acceptable level of literacy and numeracy. As a result, pupils are tested for literacy skills every two years, in school years 3, 5, 7 and 9 or 10. A National Literacy and Numeracy Week is celebrated annually in early September to help publicise the literacy work in schools, and awards are made to schools and pupils who have made the most impressive progress. The federal government also plans to introduce national standards and testing in numeracy.

There's no legal obligation for parents to educate their children at school and they may educate them themselves or employ private tutors (with the advent of the internet it's possible for children to be educated almost exclusively at home). Parents educating their children at home don't require a teaching qualification and in Victoria, they aren't even required to inform the Education Department of their decision. In other states, however, they must satisfy the local education authority that a child is receiving full-time education appropriate to his abilities, age and aptitudes (they check and may test your child). Information can be obtained from the Alternative Education Resources Group in most states.

STATE OR PRIVATE SCHOOL?

The Australian term public school (or government school) refers to a non fee-paying school funded wholly from state and federal government budgets. However, in this book the term state school is used, to avoid confusion with the British English term public school, which means private school.

Australia has around 9,600 primary and secondary schools, some 27 per cent of which are private (mostly Catholic church schools with some Church of England and other parochial schools). Most state schools are co-educational (mixed) day schools, with the exception of a few secondary schools that accept boarders.

In 2004, the federal government spent over $17 billion on education. Spending on state schools varies from state to state and is a hotly debated subject. Local businesses also provide sponsorship and extra funding for schools, plus practical work experience, share resources such as computers and other equipment, and help in creating specialised science courses. In recent years, however, many primary schools have been forced to cut back on computer classes by lack of resources.

A large number of state schools are modern institutions, having been built in the last decade or so, particularly in the outer suburbs of capital cities. Nevertheless, budget restrictions have resulted in school closures and have driven more families to send their children to private schools. In the mid-'90s, there was an unprecedented exodus of students from state to private schools, making it difficult for governments to provide quality state education in some areas (a number of state schools were forced to close by falling enrolments). In recent years, some state schools have been increasingly turning to voluntary levies to raise funds (usually to pay for additional materials) as state and federal funding has been cut. In some states, 'free' state education is fast becoming a misnomer, with many parents being forced to pay $1,000 to $2,000 per year (see **Parents & Citizens Committees** below and **Uniforms & Expenses** on page 219).

The state school system has been in almost constant flux in recent years, when there has been criticism of the quality of teacher selection and of training and teaching methods (added to which there's an acute shortage of teachers). Many teachers in state schools are demoralised and, according to some reports, around half would give up teaching if they could. Their complaints include children with little or no English, falling pay compared with other professionals (although teachers are generally well paid), a lack of resources, long teaching hours, low professional standing, overcrowded classes, an overcrowded curriculum, violence and discipline problems (corporal punishment is forbidden in state schools), and poor working conditions, e.g. teaching in portable classrooms in temperatures over 40°C (104°F)!

Private (independent) schools are partly government-funded but charge fees, some of which are very high. Private schools include day and boarding schools, many of which are single-sex, particularly at secondary level. It's generally considered that private schools are superior to state institutions, although there's little difference between the best state and private schools. However, it's true that the worst-performing private schools are generally streets ahead of the worst state schools.

Your choice between state and private schools varies considerably according to where you live. Admission to a state school for foreign children is dependent on their parents securing a temporary residence visa (see page 87) or the child securing a visa sub-class 571 (for secondary exchange school students). Only nationals of Papua New Guinea and certain South Pacific states may apply for entry to junior secondary state schools in Australia. **Secondary school students of any nationality may attend state schools but must pay full fees (called the Overseas Students' Charge), which vary from $5,000 to $13,000 annually.**

If you're able to choose between state and private education, the following checklist will help you decide:

- Although it isn't always necessary to send your children to the state school nearest your home, you may have difficulty obtaining admission to a state school if you don't live within its catchment area (see **Choosing a School** on page 217).
- Due to language and other integration problems, enrolling a child in an Australian school (state or private) with an Australian syllabus is recommended only for a minimum of a year, particularly for teenage children. If you're uncertain how long you will be staying in Australia, it's probably better to assume a long stay.
- If your stay in Australia to be short, your plans for their subsequent education may be an important consideration with regard to your children's schooling while you're in Australia (e.g. it may be better to send them to a school outside Australia). For example, are Australian examinations recognised in your home country or the country where you plan to live after leaving Australia?
- If your children aren't English-speaking, you must investigate the options in the state and private sector for additional tuition or teaching in their mother tongue.
- The school hours and holidays in state and public schools may be different. How would these influence your and your spouse's work and leisure activities?
- In state schools, religion isn't taught as a compulsory subject. However, most private schools are church-sponsored (e.g. Catholic) and religion is an important part of the curriculum.

- Check how large the classes are and what the teacher-pupil ratio is. State school classes number between 30 and 35 pupils in metropolitan areas, less in rural areas, and are slowly being reduced in most states; classes in private schools can be as small as 15.
- Check whether a school employs specialist staff.
- State schools are usually co-educational, while private schools are often single-sex.
- Check whether a school has a good academic record. All schools can provide exam pass rate statistics (e.g. Higher School Certificate) and a prospectus, which they may post to you. However, state schools in some states aren't permitted to publish their university entrance ranking results.
- Check whether students participate in decision-making.
- Check how much homework and what kind is expected at the various age levels.
- Find out how are students selected. Is there a waiting list?
- Check whether uniforms are worn and, if so, whether they're compulsory. Most schools encourage pupils to wear school uniform and they're compulsory at some state and most private schools (although tracksuits or jeans may be permitted during winter).
- Check what the facilities are for art and science subjects – for example, arts and crafts, computer studies (how many computers?), cookery, drama, hobbies, music, photography and science. Does the school have an extensive library of up-to-date books (a good library is usually an excellent sign)? Obtain a school's prospectus or handbook, where this information should be listed.
- Find out what is the consensus in the local community about a school. Why do people feel the way they do?
- Find out what a school's aims and philosophies are (a school's charter describes its educational philosophy and core purpose).
- Find out whether parents are actively involved in the school.
- Do the children and teachers seem happy? Is there a genuine warmth between pupils and teachers? Is there a sense of achievement, challenge and purpose?

Obtain the opinions and advice of others who have been faced with the same decisions and problems as you, and collect as much information from as many sources as possible before making a decision. If possible, attend a school open day and speak to parents, students and teachers. Most parents find it helpful to discuss the alternatives with their children before making a decision.

Many schools have special programmes for children with learning difficulties and for gifted children, and there are also hospital schools, where children who need prolonged hospitalisation are educated, and schools for blind and deaf children. However, whenever possible, children with disabilities attend regular schools in which support is provided for them. Parents can obtain information from the Specific Learning Difficulties Association (SPELD).

There are many books and magazines for parents faced with choosing a primary or secondary school, including *Choosing a School* magazine (published in separate editions for the Canberra, Melbourne and Sydney areas), available from Universal Magazines, Private Bag 154, North Ryde, NSW 2113 (☎ 02-9887 0339, 💻 www.universalmagazines.com.au).

STATE SCHOOLS

Most children having a state education attend schools near their homes, although in country areas a long journey may be involved, particularly to secondary school. Usually, primary and secondary schools are separate institutions, but in some country areas there are combined primary and secondary (area or central) schools. School buses may be provided for children in rural areas, while in remote outback regions children do their lessons by correspondence or via the 'school of the air', where lessons are given over the Flying Doctor radio network throughout Australia (both state and private schools participate in programmes). Correspondence lessons use video and audio tapes and are usually supervised by a member of the family and administered by a correspondence school in a state capital. State schools don't have canteens or restaurants, although school 'tuckshops' sell sandwiches, snacks and soft drinks at break and lunchtimes.

Parents & Citizens Committees

Parents play a vital role in state education in Australia, where each school has a committee comprising parents, student representatives and teachers, called a Parents and Citizens (P&C) committee. Parents can influence decisions such as the curriculum, the design and wearing of uniforms, discipline and homework, and P&C committees (a third of which are made up of parents) also raise funds for school outings and equipment and assist in running certain aspects of the school such as administration, classroom assistance and school shops. An enthusiastic and flourishing P&C committee is usually a sign of a good school.

Curriculum & Homework

The state curriculum contains eight key learning areas: creative and practical arts; English; foreign languages; health and physical education; human society and the environment; mathematics; science; and technology. Although states have a measure of autonomy in setting their own curricula, they must follow guidelines laid down by the federal government, and the curriculum is broadly similar in all states, so children generally experience few problems when moving from one state to another. Individual schools also have a degree of autonomy and can determine their own teaching and learning approaches within the guidelines provided and offer options within the resources available. Some schools specialise in languages and place greater emphasis on foreign language study, with special programmes and innovative teaching methods. Where necessary, students from non-English-speaking countries are given extra English classes, and English as a Second Language (ESL) programmes are provided in schools with significant numbers of children from non-English speaking backgrounds.

Computer technology is an increasingly important part of teaching in Australian schools at all levels right across the curriculum. Some schools excel in their use of computers, although the ratio of computers to students is low in most state schools, many of which buy computers (and other equipment) with money raised by parents and sponsors.

Extra-curricular activities are common in Australia and include arts and crafts, camps, excursions and social events such as discos and barbecues, and sports (an important feature of Australian school life). School bands, choirs, dance troupes, dramatic societies and orchestras are also common.

School homework varies considerably, some children doing too little and others doing more than is healthy; the amount is determined largely by individual teachers, although parental influence is important in Australia and parents' views are listened to on P&C committees (see page 216).

Choosing a School

The quality of state schools, their teaching staff and the education they provide varies considerably according to the state or territory, region, town, city, suburb and individual school. Children have the right to attend their local state school, although they may attend any other state school (in the state or territory where they live) where there's a vacancy. However, priority at any school goes to local children (see **Admissions** below). It's important to research the best schools in a given area and to ensure that your child will be accepted at your chosen school **before buying or renting or buying a home**. Some high schools (usually in the poorer and more disadvantaged areas) have discipline, drug and violence problems, and have had to install video cameras and take other measures to identify offenders. Obviously, these schools are best avoided if possible.

Admissions

You should address enquiries about admission (enrolment) to a state school to the headmaster or principal of the school of your choice. Enquiries should be made well in advance of taking up residence in a new area. Most children go to the school nearest their home, particularly at primary level. All children are guaranteed a place at their local state high school, but parents have the option of applying to up to four non-local high schools. Placement outside the local area depends on the availability of places and, if daily travel isn't feasible, accommodation at the school. Buses are provided for children who have a long journey to school.

When visiting a school, you should take your child's certificates, references and reports from previous schools. New pupils are assessed and admitted to the appropriate class for their age and educational level, and it's unusual for a child to be placed with children of more than a year's age difference.

Australia's academic year follows the calendar year from January to December. Starting ages for primary and secondary schools vary with the state or territory and there are at least six different school entry ages across Australia. In South Australia and Northern Territory there's a continuous intake and children may begin school when they turn five years of age. However, in Western Australia children born after 30th June aren't able to start school until the year they turn seven, and in Victoria they must be aged five by 30th April of the year of enrolment. Such differences can cause problems when children move to a new state, and the federal government has proposed a plan which would ensure that children start school at the same age in all states. All schools prefer children to start at the beginning of a new term if possible, and most schools like parents to apply in October for children starting school the following year. The normal intake is in January/February, although some states operate a mid-year intake as well.

School Hours & Terms

All states have four terms of around ten weeks per year except Tasmania, which has three. Terms are separated by holidays, usually lasting two weeks, except the summer break, which is five or six weeks. There may also be breaks for public holidays. The length and dates of school terms vary with the state or territory. State primary and secondary (high) schools in New South Wales (NSW) had the following terms in 2005 (all dates are inclusive):

Term	**Dates**
1	28th January to 8th April
2	26th April to 1st July
3	18th July to 23rd September
4	10th October to 21st December

Holiday dates are published by schools well in advance, thus allowing you plenty of time to schedule family holidays during official school holidays. Normally parents aren't permitted to withdraw children from classes during the school term, except for visits to a doctor or dentist, when the teacher should be informed in advance (if possible).

Classes start at around 9am and continue until 4pm, with a break for lunch and mid-morning and mid-afternoon recesses. Some children may need to work longer hours if they need extra tuition, for example in English. The maximum classroom teaching hours are around 22.5 in primary schools and 20 in secondary schools.

Many schools provide care and recreational facilities outside school hours for children whose parents are working, seeking work or studying, for which a fee is levied. Supervision may include before and after-school care and care during school holidays. Children being looked after may spend up to 25 hours a week in care, in addition to normal school hours. Fees vary from almost nothing to $75 per week for before and after-school care, rising to $90 for two children and $120 for three.

Uniforms & Equipment

Most state schools encourage pupils to wear uniform and they're compulsory at some schools (although tracksuits or jeans may be permitted during winter). Uniforms are usually optional in primary schools. Uniforms can be expensive (with different uniforms for summer and winter), as each school usually has its own embroidered blazers, caps, jumpers and socks, which means that they must be specially made in small quantities. Uniforms can sometimes be purchased second-hand from school shops.

Hats are an integral part of school uniforms and are designed to protect pupils from the sun. High protection sunscreen is also provided free to pre-school and primary year one pupils in many states, and most schools have a 'hot weather' policy where all children must wear sun hats (with a peak and 'legionnaire' flap to protect the back of the neck) and sun cream at playtime. Students at some colleges are being encouraged to wear sunglasses with UV400 polycarbonate lenses to protect against eye cancer and other eye problems caused by the sun.

In addition to uniforms, parents can expect to pay for some or all of the following:

- Additional clothing such as sportswear and gym shoes, and bags or satchels in which to carry them.
- Transport to and from school (local transport authorities may provide concessionary or free travel in some areas).
- Calculators, notebooks, pencils, pens, textbooks and writing paper, etc., and arts, crafts and manual work materials. Some states provide free books for primary school students; their cost may be subsidised for secondary school students. Many secondary schools operate a text book loan or rental scheme, whereby a refundable deposit is paid by each student at the beginning of secondary schooling. Text books can also be purchased second-hand.
- Sports facilities and team matches and trips.

The estimated minimum cost of equipping a child is around $550 per year in primary school and up to $2,250 per year in senior secondary school. Parents are sometimes also asked to contribute to the cost of new books for school libraries. Parents of children in the last two years (11 and 12) of secondary school can apply for a means-tested Austudy grant (see page 230).

Pre-School & Day Care

Attendance at a pre-school for children under five isn't compulsory in Australia. However, finding a pre-school or day care centre can be difficult, particularly in cities and urban areas. Attendance fees aren't usually charged in states where pre-schools are government-run (although there may be a 'voluntary' levy). However, federal government cuts have resulted in the closure of many non-profit, community-based, child-minding centres in recent years, and those that have remained open have begun to charge for attendance. Fees are around $25 per day at a public day care centre but may depend on the parents' income, with better-off parents asked to contribute more and low income parents exempt.

State pre-schools, also called child-parent centres (or kindergarten for the year prior to primary school), are often located at primary schools and open during school hours. In commercially-run centres, fees are payable to private or voluntary organisations and, in city areas, can amount to $225 or more per child per week.

Most pre-schools are conducted on a session basis, with sessions of two to three hours for two to five days a week. Children can usually attend from 9am to noon or from 1 to 3pm, Mondays to Fridays. Many children attend state pre-school centres on around four half-days per week during the year preceding primary school. Programmes usually follow the free play approach, with the emphasis on social and emotional development through creative activities. Pre-school doesn't generally provide formal education (just educational games), although research has shown that children who attend pre-school are generally brighter and usually progress at a faster rate than those who don't (it's a moot point whether this is cause and effect!). Pre-school is highly recommended, particularly if your child's mother-tongue isn't English. After one or two years in pre-school, a child is integrated into the local community and is well prepared for primary school.

Primary School

Primary education in Australia is compulsory from the age of six but normally begins at five in some states (see **Admissions** on page 217), and is almost always co-educational (mixed). Some primary schools also provide nursery or pre-school classes for children under five (see above), and some states (such as Queensland) are operating a trial programme under which certain children can start primary school at four at selected schools (pupils are evaluated to see whether they're 'suitable' for early enrolment). Primary education lasts for six or seven years (school years 1 to 6 or 7) up to the age of 12 or 13, depending on the state or territory.

All primary schools must meet broad curriculum and standards guidelines developed by the Board of Studies. The emphasis is on the development of basic language and literacy skills, simple arithmetic, moral and social education, health training and some creative activities. In the higher primary years, lessons include art and craft, English, health, mathematics, music, physical education, science, social studies (e.g. studies of society and environment), and technology and computer studies. Optional subjects may include community and foreign languages (called a 'language other than English' or LOTE), instruction on a musical instrument and religious instruction. In some states (e.g. Victoria) foreign languages are compulsory. Schools can also develop their own programmes to suit local needs and priorities within government guidelines. Swimming lessons are provided, usually at public swimming pools, as state schools don't usually have their own pools. Sex education is also part of the curriculum. The school day is generally divided into three or four sessions, with daily instruction lasting for around five hours and consisting of 20- or 30-minute lessons.

Parent-teacher interviews are conducted once or twice a year and provide an opportunity for parents to discuss their child's progress. Children are continually assessed and parents periodically receive written reports, e.g. twice a year in Victoria. Under the state-wide literacy and numeracy standards initiative (see page 212), pupils are assessed in years 3, 5 and 7. Assessment results are usually confidential and are used to identify pupils' special needs, such as those who need extra help with their English.

Pupils in primary schools usually have one teacher for most (if not all) subjects. In large schools, pupils are graded according to age and are promoted each year on the basis of completing the previous year, rather than according to their level of achievement as in some countries. In rural areas, a primary 'school' may consist of no more than a couple of portable classrooms and two teachers teaching 15 to 30 pupils of various ages in all subjects. Many new primary schools are also designed on the 'open plan' concept, which allows two or more teachers to supervise up to 70 pupils (team teaching), although pupils are divided into small groups for separate activities, including individual study. Children progress to a secondary (high) school at school year 7 or 8 (aged 12 or 13).

Secondary School

Secondary school (called high school in Australia) is for children aged from 12 or 13 to 17 or 18 (from school years 7 or 8 to year 12). The minimum school leaving age is 15 (16 in Tasmania), and secondary school lasts for a maximum of five or six years, depending on the state or territory. Most secondary students complete year 10 (age 16) and a large percentage stay on at school until year 12 (age 18). Completion of year 12 is usually necessary to attend an institution of higher education, such as a university or college of advanced education. The fifth and sixth years (11 and 12) and sometimes the last four years are usually taken at separate colleges (also known as senior high schools), offering a range of subjects studied by adults as well as senior students.

High schools are usually co-educational, although there are some single-sex schools in capital cities. The most common state secondary school is the comprehensive or multi-purpose high school. In some states there are separate schools for agricultural, commercial and technical subjects, where general academic subjects are combined with practical training, and selective high and grammar schools for academically-gifted students (competition for places is stiff). Some secondary schools are further classified as technology or language high schools, or as centres of excellence in certain subjects. At technical high schools, students learn a trade and go on to a TAFE college (see page 236). Most states and territories also provide schools for outstandingly bright or gifted children, where admission is subject to test and school reports. Most secondary schools have modern facilities for teaching commercial subjects, home economics, manual crafts and other technical disciplines.

Agricultural high schools usually cater for boarders, and some country state schools have hostels for children who are unable to travel to and from school daily.

Students in secondary schools generally have a different teacher for each subject, although variations may occur where open plan or more flexible teaching methods have been adopted. Promotion to the next year is generally automatic on completion of the previous year, although students may be grouped according to ability (streamed) in some subjects after an initial period in unstreamed classes. However, classes aren't streamed in academic or technically-oriented subjects.

Curriculum

In most states, the first one or two years consist of a general programme followed by all students, although there may be some choice of lessons (electives). In the last two years, a basic core of subjects is retained and students are able to select additional optional subjects, although in some states students select optional subjects from the start of high school.

The core subjects in all schools comprise the eight key learning areas of the arts, English, foreign languages, health, mathematics, science, studies of society and the environment, and technology. Optional subjects may include agriculture, art, commerce, computer studies, crafts, an additional foreign language, geography, history, home economics, a further humanities or social science subject, a manual arts subject, music, physical education and theatre. Some schools also offer optional courses in subjects such as consumer education, conversational foreign languages, drama, driver education, leisure studies and word processing. In some schools, all students (irrespective of their sex) may be required to study subjects such as cookery, sewing, metalwork and woodwork.

Distance education (correspondence) courses may be available to students wishing to study a subject not generally offered (or which may clash with other subjects on the timetable), and Saturday schools may offer language studies that aren't available in a student's own school. A wider range of options is usually available in larger schools and there's an increasing trend towards encouraging individual schools to develop courses suited to the needs and interests of their students. Victoria has a 'Schools of the Future' programme, where secondary schools are self-managing and control their own finances and develop their own teaching programmes to reflect the aspirations of the school community, the interests and abilities of students, and the knowledge and skills of teachers.

One of the national goals for schooling in the 21st century is an increase in vocational education and training in schools and, in recent years, there has been more emphasis on the incorporation of vocational training into the senior secondary curriculum. Australia's vocational system is increasingly referred to as the VET system, i.e. Vocational Education and Training. The government is keen to foster links between schools – particularly technology high schools and TAFE colleges (see page 236) – and industry. Under the VET system, students may obtain vocational education and training sector certificates as part of their senior study, and undertake some of their programmes in the workplace. There are six levels: Certificates I to IV, Diploma and Advanced Diploma.

Leaving

Students attaining the minimum school leaving age may leave school and seek employment or enrol in a vocational course at a TAFE college (see page 236) or a private business college. Completion of year 10 of secondary school is the minimum entry requirement for many TAFE courses. Those who continue to year 12 have a choice of options for further study in TAFE institutions, higher education and other tertiary-level establishments. A student's eligibility for entry to higher education is assessed during or at the end of his final two years in secondary schooling. Most states use various combinations of school assessment and public examination (see below).

Examinations

Individual states and territories set their own examinations, although in most states students take the School Certificate (SC) at age 16 (at the end of year 10) and the Higher School Certificate (HSC) at age 18 (the end of year 12). Most states issue students with certificates after they've completed their compulsory education at age 15, and the majority of students who leave at this age go on to do an apprenticeship or other trade training. The SC (replaced by a Junior or Achievement Certificate in some states) is based on school assessment as well as state-wide reference tests in English and mathematics.

The HSC (replaced by a Matriculation Certificate, Senior Certificate or the Tertiary Admission Examination/Certificate of Education in some states) is based on an external examination held in October or November of school year 12 in addition to school assessment based on a student's last two years' work. In order not to disadvantage children who suffer from exam nerves and to reduce cramming and stress, more emphasis is placed on course work and continuous assessment than on the final examinations. In NSW, HSC students are assessed against a set of standards, rather than against each other, as part of a radical change in measuring performance in the final years of schooling. Students now receive detailed information about their performance in each subject, detailing the skills they've mastered.

The HSC is necessary in order to gain entrance to an Australian university. However, a few universities (in NSW) have waived the HSC requirement if families can afford fees of at least $8,000 for a year at a private college undergoing a 'foundation' course. Some schools also offer the international baccalaureate (IB), plus additional courses with state or TAFE accreditation. Senior high schools (see **Secondary School** on page 221) offer tertiary courses such as Open University or TAFE off-campus.

PRIVATE SCHOOLS

Around 27 per cent (over 35 per cent in years 11 and 12) of Australian children attend private schools (officially referred to as independent schools), of which there are some 2,600 in Australia. These range from nursery (kindergarten) schools to secondary schools, from traditional-style schools to those offering 'alternative' methods of education such as Montessori and Rudolf Steiner schools. They include schools sponsored by churches and religious groups (parochial schools – see below), schools for students with learning difficulties or physical disabilities, and schools for gifted children. In addition to mainstream parochial schools, there are schools for religious and ethnic minorities (e.g. Muslim schools, where there's a strict code regarding the segregation of boys and girls). Most private schools are single-sex, although an increasing number have become co-educational in recent years. There are also boarding schools in Australia, although few schools accept boarders only. Children who board usually do so because they live too far from school to travel every day or because their parents work overseas.

The advantages of private schools are manifold, not least their academic record, which is generally much better than that of state schools. Although many private schools have resolutely embraced new technology (the use of computers and the internet to teach pupils is widespread), private schools tend to place the emphasis on traditional teaching, including consideration for others, good manners, hard work, responsibility and, not least, a sense of discipline (values which are sadly lacking in some state schools). They provide a broad-based education (aimed at developing a pupil's character) and generally provide a more varied approach to art, drama, music and sport, and a wider choice of academic subjects than state schools. Their aim is more the development of the child as an individual and the encouragement of his unique talents rather than imparting knowledge and skills on a 'production-line' basis. This is made possible by small classes (an average of around 15 to 20 pupils – as little as half that of many state schools), which allow teachers to provide pupils with individually-tailored tuition. **Don't, however, assume that all private schools are excellent or that they all offer a better education than state schools, which isn't true.**

Many private schools are modelled on English 'public schools' and generally use the same terminology as them. For example, years are called forms, the first form of secondary school being equivalent to the state school year 7 or 8 at age 12 or 13, while final year students are referred to as sixth-formers. Some private

Surfers Paradise, QLD
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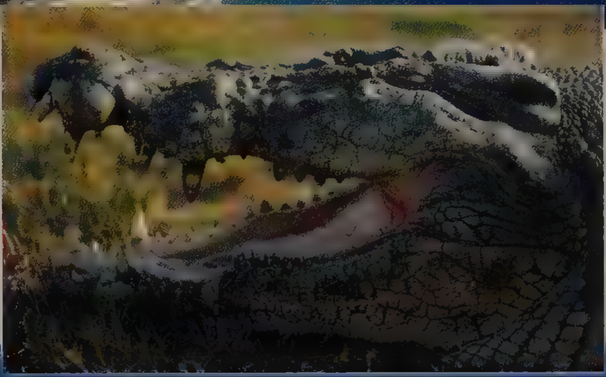

Koorana Crocodile Farm, QLD
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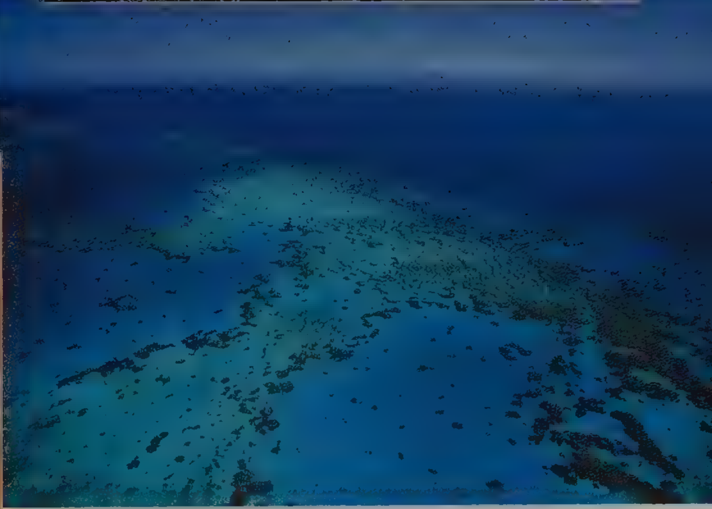

Great Barrier Reef, QLD
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Sunset at Tennent Creek, NT
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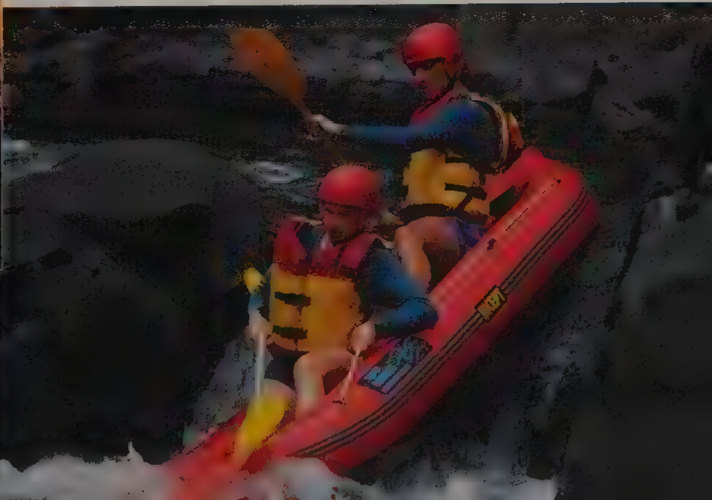

Rafting, Snowy Mountains, NSW
Courtesy Tourism New South Wales

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Royal Queensland Show, QLD
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Snowy Mountains, NSW
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▼ Lifesavers competition, QLD
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▲ *Kangaroos on the beach, QLD*
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▶ *Aboriginal girl, Pajinka Beach, QLD*
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▲ *The Skillion, Terragil, NSW*
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▶ *Wilsons Promontory, VIC*
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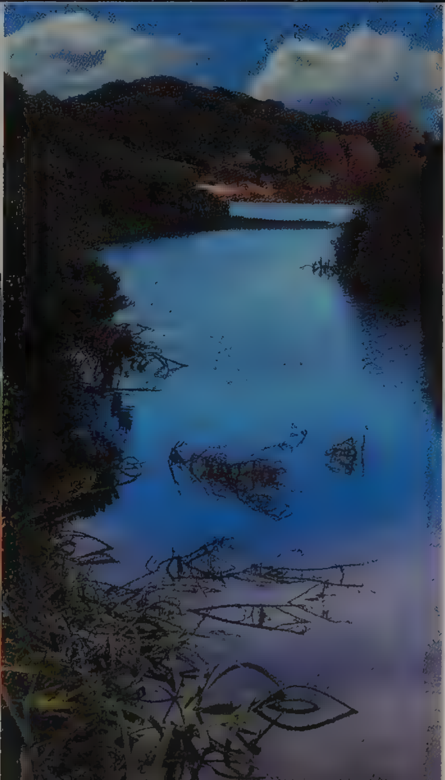

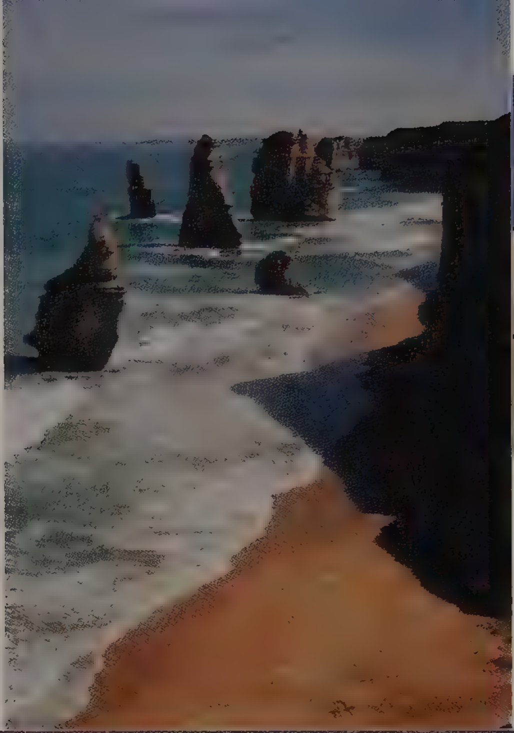

▲ *Michaelmas Cay, Cairns, QLD*
Photography by Tourism Queensland

◀
The 12 Apostles, VIC
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▼ *Coldstream Hills, VIC*
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primary schools are called preparatory (prep) schools. However, there's no snobbery attached to attending a private school in Australia – what's important is a school's academic standing and how well your children perform. Some parents switch their children from the state to the private sector when they progress to secondary school.

Parochial Schools

The Catholic church operates by far the largest number of private schools in Australia, and there are relatively few other parochial schools (e.g. Anglican, Christian community and Uniting Church). A total of 656,192 children (in 2005) attend some 1,697 Catholic schools, or around two-thirds of all private school students and around 21 per cent of Australia's 3.1 million school children. Most Catholic schools are part of a system administered by the Catholic Education Office, and their fees are usually lower than those of other private schools (see below), as between 51 and 56 per cent of their operating costs are met by federal government. Clergy account for almost all teachers in Catholic schools, which (not surprisingly) devote an above average amount of time to religious subjects. Catholic secondary schools accept children from other religious backgrounds, but priority is given to Catholics.

Fees

Private schools are subsidised by the federal government on a 12-point sliding scale: wealthy schools are subsidised at the lowest level (1) and poor schools at the highest level (12). Students at most private schools receive more public funding than those in state schools and there's controversy over the public funding of elite and wealthy private schools, where affluent parents are subsidised from the public purse.

Private school fees vary considerably according to a variety of factors, including the age of students, the reputation and quality of the school and its location (schools in major cities are usually the most expensive), but especially its denomination. At a parochial day school fees vary from $1,750 to $2,250 per year at primary level and $3,250 to $6,500 per year at secondary level. However, fees at non-denominational schools are up to $9,000 per year for primary schools and over $13,000 per year for 'elite' high schools (fees have risen considerably in recent years). Tuition fees at boarding schools can exceed $23,000 per year, with boarding charges of $6,750 to $11,000 on top. Some schools, particularly secondary schools, publish fees per term (usually four a year), while others are per school year. Some schools offer reduced fees to parents with two or more children attending the school. To the fees must be added $2,350 or so per year for books, building levies, computers, excursion charges, special equipment (e.g. for sports), uniforms and assorted surcharges.

Most private schools provide scholarships for bright or talented pupils, which vary in value from full fees to a small percentage. Scholarships are awarded as a result of competitive examination, individual talents or skills, and need.

Curriculum

Most private schools provide a similar curriculum to state schools and set the same examinations (see page 222 and 223). However, some private schools offer the international baccalaureate (IB) examination, an internationally-recognised university entrance qualification, which may be an important consideration if you plan to stay in Australia only for a short period.

Admissions

If possible, you should apply at least one or two years in advance, which is generally considered to be the best time to book a place. The best and most popular schools have a demanding selection procedure and long waiting lists (perhaps many years), and parents register a child for entry at birth (or even at conception!) at some schools. Don't rely on enrolling your child in a particular school and neglect the alternatives, particularly if the chosen school has a rigorous entrance examination. When applying, you're usually requested to send previous exam results, records and school reports. Before enrolling your child in a private school, make sure that you understand the withdrawal conditions in the school contract.

HIGHER EDUCATION

Post-school education in Australia is generally divided into higher and further education. The states and territories are responsible for administering higher education (called tertiary education in Australia), but the federal government provides the funding. Higher education is usually defined as courses of a standard equivalent to or higher than HSC (see page 223) and usually refers only to first degree courses; further education (see page 235) generally embraces everything except first degree courses, although the distinction is often blurred. Higher education courses may be full-time, part-time or sandwich courses, which have nothing to do with food but are courses that combine periods of full-time study with periods of full-time training and paid work in industry and commerce.

Universities

Australia has one of the highest ratios of universities to population in the world, and the number of students in higher education has increased considerably in the last decade, totalling over 600,000. However, disadvantaged students (e.g. Aboriginals and Torres Strait Islanders, the disabled, those from non-English-speaking backgrounds, the poor and rural dwellers) are under-represented at universities, particularly in the elite institutions. Many prospective students cannot afford the high fees, which have led to student protests in the form of occupations and sit-ins at university buildings in recent years. Universities have been struggling with funding cuts and many have been forced to axe places, cut research budgets and reduce numbers of postgraduate courses.

Australian universities are both teaching and research institutions, and many have world-renowned research programmes funded by industry in the applied science and technology fields. Degree level courses are offered by around 40 universities ('unis'). The oldest universities are Sydney and Melbourne (established in the 1850s), which, with the universities of Adelaide, Queensland, Tasmania and Western Australia, form the traditional 'sandstone' universities (the Australian equivalent of America's Ivy League). Degrees from these, 'corporate' universities (Monash and UNSW) and universities of technology (UTs) are the most highly rated. Most older universities follow British or American traditions and offer a wide range of courses.

The age of admission to university is usually 18 (although most admit exceptional students at a younger age) and courses are usually for three years, although some last for four. This is seen as a big advantage for foreign students from countries where courses often last much longer and helps Australian universities attract a large number of overseas students. Most Australian universities have between 10,000 and 30,000 students (the largest, Monash, has nearly 56,000), although they're usually dispersed over a number of campuses. Around a quarter of university students are 'mature' students aged over 30, two-thirds of whom are women. Many universities have a multi-campus structure, each campus specialising in a particular discipline, e.g. an agricultural science college linked to the main campus.

Competition for students is fierce, and universities have resorted to innovative advertising to lure school-leavers; some have even lowered their entrance requirements to attract more students. Many universities deliberately over-enrol, partly in order to receive higher government grants, which has led to an increase in student-staff ratios and fears of a reduction in the quality of teaching. In order to compete with private colleges and other degree-level state institutions, many universities have introduced associate degree courses in fields such as applied science, dance, dental therapy, electrical and electronic engineering, and management.

Other Establishments

Australia also has a number of specialist higher education establishments, which include the Australian College of Physical Education (Sydney), the Australian Defence Force Academy (Canberra), the Australian Film, TV and Radio School (North Ryde, NSW), the Australian Institute of Music (Sydney), the Australian International Hotel School (Canberra), the Australian Maritime College (Launceston, Tasmania), the Christian Heritage College (Brisbane), Engineering Education Australia (distance education), the International College of Hotel Management (Adelaide), KvB Institute of Technology (Sydney), Macleay College (Sydney) and the National Institute of Dramatic Art (Sydney).

Overseas Students

All Australian universities accept overseas students and many spend $millions on overseas marketing and student recruitment (Australia's sandstone universities established their own overseas marketing arm in 1997). There are no quotas for foreign students, but all non-resident students must pay full fees (although grants are available – see page 230). Overseas students, mostly from Asia, are a major source of income for universities, contributing over $3 billion to the Australian economy. Many universities also have thousands of 'offshore' students at facilities in Asian countries and in New Zealand. Australian universities enrolled around 100,000 foreign students per year in the early 21st-century and the number is expected to increase steadily in the next few years. When students at secondary schools and private colleges are included, the total number of foreign students studying in Australia is well over 200,000.

Overseas students require a student visa (see page 92), which is issued after acceptance on a course and payment of at least half the first year's fees. Students must have the financial resources to meet day-to-day living expenses for the duration of their course, return fares to Australia and tuition fees (see below).

Foreign students must have an adequate knowledge of English (unless studying English!). If English isn't your mother tongue or the language in which you gained your previous qualifications, you must take the Short Selection Test (SST). Private health insurance is required by all students, e.g. Medibank Private overseas student health cover (see page 352). Students must be attending full-time courses but are permitted to take part-time jobs of up to 20 hours per week to help cover their living costs.

In order to retain their visas, students must have satisfactory attendance and academic results records. On completion of their courses; overseas students must leave Australia when their visas expire (a written undertaking must be made). It isn't possible to switch from a visitor's visa to a student visa while in Australia.

Tuition Fees

Australian Students

Higher education tuition fees for Australian students were introduced in 1990 (prior to which tuition was free) under the Higher Education Contribution Scheme (HECS). Students' fees are determined by individual institutions but are subject to a legal maximum. Most institutions' charges are at or near the maximums, which depend on the subject(s) studied, as follows:

Band	Max. Annual Fee ($)	Subjects
1	3,840	National priorities, i.e. education and nursing
	4,800	Arts, behavioural science, foreign languages, humanities, social studies, and visual and performing arts

2	6,837	Accounting, agriculture, administration, 'built environment', commerce, computing, economics, engineering, health, maths, science, statistics and surveying
3	8,004	Dentistry, law, medicine and veterinary science.

If the units taken for a degree course fall into different fee bands, the student pays a proportion of each band, according to the number of units in each band.

Not all Australian students must pay full fees, however. Some qualify for a 'Commonwealth-supported' place, whereby the government pays the majority of the cost of the course (the aim is that students will contribute an average of around 27 per cent of course costs). Severly 'disadvantaged' students and those on heavily subsidised courses may pay little or nothing.

Loans: From 2005, Australian students can pay their tuition fees via a deferred payment arrangement known as the Higher Education Loan Programme (HELP), which consists of three loan schemes: HECS-HELP, FEE-HELP and OS-HELP.

- **HECS-HELP** – This loan allows Commonwealth-supported students to defer payment of their student contributions until their income reaches a certain level ($38,184 for the 2005–06 financial year).
- **FEE-HELP** – Full fee-paying students can borrow up to a maximum of $50,000 (which will be index-linked each year), repayable over their lifetime.
- **OS-HELP** – A loan of up to $5,000 (2005 figure) to cover the fees associated with overseas study.

If you make early 'voluntary' payments of $500 or more in respect of a deferred liability, you're entitled to a 20 per cent discount on your fees. Further information about student loans can be obtained from the websites 🖳 www.backingaustraliasfuture.gov.au and 🖳 www.goingtouni.gov.au.

Overseas Students

Overseas students must pay in advance full tuition fees, which vary with the course and university. Average fees in 2005 were as follows: $9,000 to $14,000 per year for foundation courses (e.g. bridging courses, preparatory courses and university entrance courses); $10,000 to $13,500 per year for undergraduate courses in arts, business, economics and law subjects; and $11,000 to $16,000 per year for laboratory-based courses, e.g. some engineering and science courses. Various scholarships are available which cover tuition fees and living costs or only tuition fees. These are administered by the Australian International Development Assistance Bureau (AIDAB) and the Department of Education, Science and Training Affairs (DETYA). Information can be obtained from Australian embassies and high commissions overseas and from the website 🖳 www.studyinaustralia.gov.au.

Other Expenses

In addition to tuition fees, students can expect to pay between $600 and $1,250 on text books, which are sold at a discount to students who have proof that they're studying at an Australian educational institution. This discount is known as the Educational Textbook Subsidy Scheme and was introduced as a compensating measure by the government shortly after GST was applied to most goods including books, which went up by 10 per cent! Books must be bought at a registered bookseller and you must take your current textbook list with you when you go to buy them. Textbooks can also be purchased second-hand and most universities run second-hand book shops.

Annual living costs for students (excluding course fees) in 2005 were estimated to be a minimum of $11,500 per year plus a further $5,500 for a spouse and $3,250 for each child (possibly less outside major cities). Many students find it difficult to survive and some are forced to choose an educational institution according to where they can more easily survive on meagre resources (or where they can find part-time work), rather than according to the courses it offers. Many students work part-time during terms and holidays to supplement their income, and around half live with their parents to save costs.

Youth Allowance & Austudy Grants

Resident students enrolled on an approved course at an approved educational establishment may be eligible for one of two government grants a Youth Allowance or Austudy grant. A booklet explaining eligibility for Youth Allowance and Austudy grants is sent to all Australian applicants who are offered a place at university. Migrants aren't eligible for Austudy grants for two years after their arrival in Australia. If you're following a masters or doctorate course, you aren't eligible for either grant (see **Other Grants** below).

Youth Allowance is for full-time students aged 16 to 24 and Austudy is for students aged 25 and over who are starting their studies. Whether you receive a grant depends on your income and assets (and those of your parents and spouse), and your age and living circumstances. The rules are complicated (the application contains a questionnaire with over 300 questions!) and there's a list of asset tests for homeowners and non-homeowners. If your assets are above a certain level, you aren't eligible for a payment. If you're independent, assets are assessed according to whether you're a home owner. Liquid assets are also taken into account, and payments may be deferred if liquid assets are over $2,500 for a single person or over $5,000 for a couple. Students granted Youth Allowance or Austudy grants may earn up to $6,136 per year.

When applying, you need your original birth certificate or passport, your tax file number, taxation notice of assessment and the tax file number of your parents or spouse (if applicable), plus other documents depending on your situation. Full details of the documentation required are listed on the application form. Applications should be made within 28 days of starting a course of 30 weeks or less; for longer courses, you should apply as early as possible. If you apply late, you receive your grant only from the date your application is filed. Once your form is received, you receive your Notice of Assessment (usually within 21 days) detailing your eligibility and payments. Payments are made directly into a bank, building society or credit union account every two weeks. In 2005, the following fortnightly Youth Allowance grants were available:

Age/ Status	**Amount ($)**	
	Living at Home	**Living Away from Home**
Under 18	178.70	326.50
Over 18	214.90	326.50
Single with children	427.80	427.80
Partnered without children	326.50	326.50
Partnered with children	358.50	358.50

Rent assistance is also available to single students without children receiving the away-from-home rate of Youth Allowance. If students have to live away from their permanent home, fare allowances may be paid but not daily travel costs.

In 2005, the following fortnightly Austudy grants were available:

Status	**Amount ($)**
Single or partnered without children	326.50
Single with children	427.80
Partnered with children	358.50

An Austudy supplement is available, offering students the option of 'trading in' part of their Austudy grant in order to receive double the amount in the form of an interest-free loan. Repayment is required when income exceeds a certain level.

Other Grants

Other grants (awards) are available for those undertaking a masters degree or a PhD. For details write to individual universities. There are also programmes (e.g. Abstudy) for Aboriginal students from low-income families, which provide extra student places, living allowances and other support. A range of scholarships is also available, and students may receive scholarship payments of up to $10,000 per year tax-free. Full information is provided in *Scholarships Australia: the Directory of Scholarships and Grants for Study in Australia and Overseas* (New Hobsons Press) or on the Department of Education, Training and Youth Affairs website (🖳 www.dest.gov.au – click on 'Scholarships').

Admissions

Admission for Australian students is usually based on results in the Higher School Certificate (HSC) or the equivalent taken in your final year of high school. However, some universities in NSW have waived the HSC requirement if families can afford fees of over $8,000 for a year at a private college doing a 'foundation' course. This option has been available to overseas students for years, but is now also offered to Australian students.

University admission systems vary considerably, and each state has its own method of ranking students for entry to universities within the state. For year 12 students the following systems are used:

- **ACT & NSW** – The University Admission Index (UAI) is used in these states.
- **NT, SA, Tasmania & WA** – These states give students a numerical 'score' called a Tertiary Entrance Rank (TER), based on exam results compared with a set of standards.
- **Queensland** – Queensland uses an Overall Position (OP) system, which ranks students on a scale of 1 to 25 (out-of-state students are ranked from 1 to 100).
- **Victoria** – Victoria uses the Equivalent National Tertiary Entrance Rank (ENTER).

All Australian universities accept students from other states, when a complicated system of converting marks is used. See the website 💻 www.goingtouni.gov.au for a table giving an indication of the minimum entrance requirements for each of Australia's universities. There are plans to introduce a nationwide system of university entrance marks, although it's expected to be some years before this is instituted (as with many things in Australia, most states think that their way of doing things is best).

Entrance requirements for mature students are usually different from those mentioned above, and most universities operate special adult entry admission schemes, which allow applicants over a certain age admission on the basis of work experience and qualifications other than academic ones.

Generally, the better the university (or the better its reputation) and the more popular the course, the higher the entrance qualifications necessary. Some universities have been forced to lower entrance requirements in recent years owing to falling student numbers. No university excels in all subjects, and it's important to choose a university on the strength of its teaching excellence in your particular subject. Obtain a prospectus from the universities on your shortlist. There are also a number of excellent guides available to help you make your choice (see **Further Information** on page 235).

Overseas Students

Generally, overseas students' qualifications which would admit them to a university in their own country are taken into consideration. Whatever your qualifications, each application is considered on its merits. All foreign students require a thorough knowledge of English, which is usually examined unless a certificate is provided. Australian universities accept the international baccalaureate (IB) certificate as an entrance qualification, but an American high school diploma isn't usually sufficient. Contact individual universities for detailed information or, for general information, the Department of Education, Science and Training, PO Box 9880, Canberra, ACT 2601 (☎ 02-6240 8111, 💻 www.dest.gov.au).

Applications

To apply for a place at university, you should begin by writing to the Tertiary Admissions Centre (TAC) in the state of your choice. The common deadline for applications is the end of September. Each state TAC allows you to make one application, on which you list a number of preferences. Acceptance depends on your qualifications (see above) and how many places are available. You should make sure that you spread your preferences to include some courses on which you're almost certain to gain acceptance. It's possible to change preferences once you know your score, e.g. if you score considerably higher or lower than anticipated. Alternatively, you can re-sit your exams or take a year off and re-apply the following year.

Terms & Courses

The university academic year follows the calendar year, courses taking place from February until November or December. The year commences with an orientation week (O-week), during which enrolment takes place for new students. The year is usually divided into two terms (semesters) of around 14 weeks, with a recess of around two weeks in mid-semester and a six to eight-week summer break, with examinations in November or December. However, most universities now offer summer semesters which allow students to catch up on failed or missed subjects.

Students take a main subject plus one or two subsidiary subjects, concentrating on their main subject for the first one or two years. In some universities, it's possible for students to design their own degree courses. Many students choose a sandwich course, which includes a period spent working in industry or commerce. Timetables may be flexible and usually include less than ten hours of classes a week in order to maximise reading and research time. Classes are usually very large, some lectures attracting as many as 500 students. Most courses are taught through lectures and tutorials, students being assessed on their work in assignments, essays, examinations (annual and final) and practical work.

Accommodation

After acceptance at university, students are usually advised to apply for a place in a hall of residence or other college accommodation, such as self-catering houses and apartments. However, such accommodation is limited and in high demand, and many universities don't provide student accommodation at all. You should write as soon as possible after acceptance to the accommodation or housing officer, whose job is to help students find suitable accommodation. There's a huge (largely unfilled) demand for student accommodation (often from overseas students) in the major cities, particularly Sydney and Melbourne, and many universities are looking at ways of providing more student accommodation.

The cost of accommodation in halls of residence ranges from around $90 per week for self-catering to around $280 for full board. Overseas students are usually given priority for housing, although you should investigate the availability and cost of local accommodation before accepting a place at a university. The Coordinating Committee for Overseas Students helps overseas students find accommodation.

A large number of students rent privately-owned apartments or houses, which are often shared with other students, although in many areas this kind of accommodation is difficult to find and expensive (from around $110 per week for a single room and from $170 for a double). Sharing a room with a fellow student costs from around $75 per week. Another alternative is to find lodgings where you rent a room in a private house with meals included (see also **Single Accommodation** on page 154). It's generally recognised that students shouldn't spend more than 30 per cent of their income on accommodation.

Facilities

All universities have a huge variety of clubs, societies and organisations, many run by the students' association or union, which is the centre of social activities. Most campuses are members of the National Union of Students (NUS), which represents students at state and national levels. Most universities also have excellent sports facilities, and all have bars and canteens. Most clubs fall into the categories of cultural, department-based, political, recreational and sporting. During orientation week, most clubs and societies are represented and compete to sign up new members. Fees are payable, although there are a large number of benefits and facilities, many specifically for overseas students. All universities levy a student amenities or general service fee (anything from $100 to $500 per year), which helps to finance the representative council, sports associations and the student union.

Degrees

A diploma is awarded to students who successfully complete a course of at least two years, either full-time or the equivalent period part-time. The most common degrees awarded in Australia are a Bachelor of Arts (BA) and a Bachelor of Science (BSc). Bachelor's degrees are given a classification, the highest of which is an 'honours' degree, which is granted to students who have undertaken an extra year of specialised study after a three-year pass degree or awarded to students who perform outstandingly in a four-year degree course. The highest pass is a first class degree, which is quite rare. Second-class degrees are average, while a third-class degree is poor. The lowest classification is a 'pass'. Students can request special consideration and be given a second chance by sitting another exam; in some cases they're granted a conceded pass.

Second (postgraduate) degrees are usually a Master of Arts (MA) or a Master of Science (MSc), which are awarded to Bachelors for a one-year course in a subject other than their undergraduate subjects. Students who do postgraduate work in the same subject(s) as their undergraduate work usually undertake a three-year Doctor of Philosophy (PhD) research programme.

Under the Australia Qualifications Framework, a national system for the recognition of qualifications established in 1995, students can move more easily between private colleges, TAFE colleges (see page 236) and universities, and have their studies and experience classified. In addition to the above, qualifications include diploma, advanced diploma, graduate certificate and graduate diploma.

Further Information

Numerous books are published for university students, including *A Guide to Australian Universities* and *Study and Travel in Australia* (also available on CD-ROM), both published by Magabook, PO Box 444, Rockdale, NSW 2216 (☎ 02-9567 5300). New Hobsons Press (☎ 02-9936 8629, 🖳 www.nhpress.com.au) publishes a wide range of books for students, including *Australian Study Opportunities*, *The Directory of Higher Education Courses* and *Uni Survival Guide*, a guide to Australian university life containing university profiles. The *Good Universities Guide* by Dean Ashenden and Sandra Milligan (🖳 www.thegoodguides.com.au) also makes interesting reading, although it has been criticised by some universities. A higher education supplement is published in the Wednesday edition of *The Australian* newspaper.

FURTHER EDUCATION

Further education generally embraces everything except first degree courses taken at universities and colleges of higher education, although the distinction between further and higher education (see page 226) is often blurred. Further education courses may be full or part-time and are provided by the Adult Migrant Education Service, the Council of Adult Education, evening colleges, technical colleges, technical and further education (TAFE) colleges (see below), universities, the Workers' Education Association and by numerous 'open learning' institutions such as the Open Training and Education Network (OTEN).

Qualifications that can be earned through further education include the school certificate (SC), the higher school certificate (HSC), the international baccalaureate (IB), trade certificates, bachelor's and masters degrees, Master of Business Administration (MBA) degrees, and a range of internationally recognised certificates and diplomas. Around 80 per cent of Australians take a further education course at some time during their lives.

TAFE Colleges

By far the largest provider of further education courses in Australia is the string of over 200 Technical and Further Education (TAFE) colleges, which together have over a million students. TAFE colleges are state run and are similar throughout the country, many having a number of campuses and training centres (including some universities). Many courses have a strong vocational focus and are noted for their practical, hands-on emphasis. The majority of TAFE courses are at the certificate, diploma and advanced diploma levels, although some degree level courses are offered, and courses can be used as entry to a full-time degree course at university. TAFE courses include pre-apprenticeships and apprenticeships, trade, post-trade and technician courses, plus commercial and general courses to certificate level. TAFE courses are also used to supplement apprenticeships and on-the-job training. Most courses last for around two years and can be undertaken on a part-time or full-time basis or combined with a job when the employer allows time off to attend classes.

TAFE colleges offer hundreds of courses, including all major skills in a wide range of artistic, commercial, domestic and industrial occupations. Many courses are specifically designed for school-leavers to upgrade their skills and for adults wishing to get back into the workforce. Courses range from semi-skilled trade training to professional subjects and include correspondence courses and special programmes for disadvantaged groups. Courses for apprentices cover dozens of trades, including the automotive, building, electrical, electronics, farming, fashion, food, gardening, hairdressing, jewellery, metal, plumbing, printing, textiles and watch making industries, to name but a few. Pre-apprenticeship courses allow young people to undertake a substantial part of a trade course before taking up an apprenticeship in an 'advanced' discipline, such as electrical engineering.

Fees vary with the state or territory, each of which sets its own fees. The average cost of a full-time course in NSW in 2005 was $500 and for a diploma course around $1,020 per year, although some states waive fees for school-leavers who enrol directly in TAFE courses on leaving school. There are concessionary rates (or no fees) for low-income earners. Resident students are also eligible for Austudy grants (see page 230).

Open Universities Australia

Open Universities Australia (formerly Open Learning) was set up by the government to offer high quality tertiary education to all Australians. It's owned and operated by a consortium of seven Australian Universities: Curtin University of Technology, Griffith University, Macquarie University, Monash University, RMIT University, Swinburne University of Technology and the University of South Australia. There are no limits on the number of people who may enrol, no educational requirements and, usually, no requirement to attend on-campus or residential seminars. Students can study in any or all of the four study periods each year, beginning in March, June, September and December.

Students have a choice of 700 individual units and 60 undergraduate, postgraduate and TAFE qualifications, and can take up to ten years to complete a qualification. All units can be studied at home, with the aid of CD-ROMs, online learning and video and audio cassettes. For further information contact Open Universities Australia Pty Ltd, PO Box 5387, Melbourne, VIC 3001 (☎ 03-8628 2500, 💻 www.open.edu.au).

Private Colleges

Vocational training is offered by private colleges, which are closely aligned to the industries for which they prepare students. Many private colleges offer training in courses such as business, computer studies, hospitality and secretarial skills. Prospective students should check whether a course has been accredited by contacting the Australian Council for Private Education and Training (☎ 1800-657 644, 💻 www.acpet.edu.au), which is the regulating body of private colleges and assures the quality of the tuition provided. Some institutions offer distance learning MBA courses for those who cannot (or don't wish to) study on a full- or part-time, locally taught basis. Around 40 business schools and professional organisations offer MBA courses in subjects such as banking, business administration, communications, economics, European languages, information systems, management, marketing, public relations, and social and political studies.

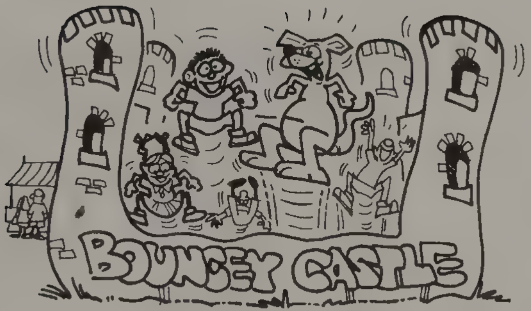
LANGUAGE SCHOOLS

If you don't speak English fluently (or you wish to learn another language) you can enrol in a language course. These are offered by numerous language schools in Australia. Obtaining a working knowledge or becoming fluent in English (or 'strine') while living in Australia is relatively easy, as you're constantly immersed in the English language and have the maximum opportunity to practise. However, if you wish to speak or write English fluently, you probably need to attend a language school or find a private tutor. Many thousands of foreign students (mostly from Asian countries) come to Australia each year to learn English, thus ensuring that English-language schools are big business. It's usually necessary to have a recognised qualification in English to be accepted at a college of higher or further education in Australia.

English-language courses are offered at all levels by foreign and international organisations, language schools, local associations and clubs, migrant education colleges, open learning institutions, private colleges, private teachers, universities, and technical and further education (TAFE) colleges. Classes range from language courses for complete beginners, through specialised business or cultural courses, to university-level seminars leading to advanced diplomas. The Department of Immigration, Multicultural and Indigenous Affairs supports Settlement English courses for some migrants, and the cost may be funded by the department. There are English-language schools in all cities and large towns in Australia, most equipped with book shops, computers, language laboratories, libraries and video studios.

Most language schools offer a variety of classes according to your current language ability, how many hours you wish to study per week, how much money you want to spend and how quickly you wish to learn. Full-time, part-time and evening courses are offered by most schools, and many also offer residential courses or accommodation with local families (highly recommended to accelerate learning). Courses that include accommodation (often half-board, consisting of breakfast and an evening meal) usually represent good value. Bear in mind that, if you need to find your own accommodation, particularly in Sydney or Melbourne, it can be difficult and expensive. Language classes generally fall into the following categories: compact (10 to 20 hours per week), intensive (20 to 30 hours), and total immersion (30 to 40 hours or more).

Course fees vary considerably and are usually calculated on a weekly basis. Fees depend on the number of hours' tuition per week, the type of course, and the location and reputation of the school. Expect to pay up to $600 per week for an intensive course and around $400 per week for a compact course. Total immersion or executive courses, which are provided by many schools, can cost $2,000 or more per week, and not everyone is suited to learning at such a fast rate.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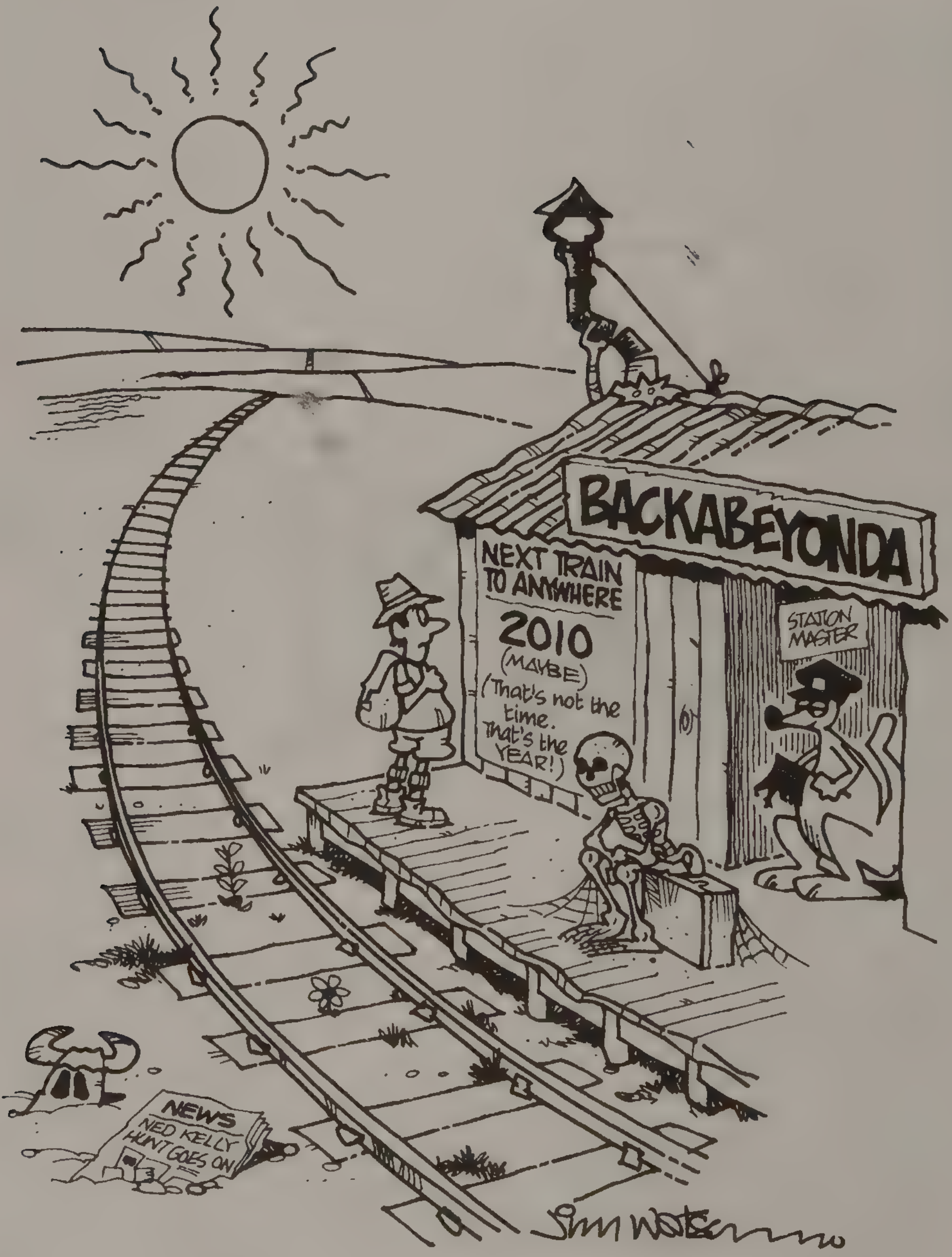

BACKABEYONDA
NEXT TRAIN TO ANYWHERE
2010
(MAYBE)
('That's not the time. That's the YEAR!)
STATION MASTER
NEWS
NED KELLY HUNT GOES ON
Jim Watson

10.

PUBLIC TRANSPORT

Public transport in Australia varies from region to region and town to town. In most cities and large towns services are good to excellent and relatively inexpensive (see below), although some suburbs and areas are poorly served. Most Australian cities have a relatively small suburban rail network, only New South Wales (NSW) has an extensive rail network, many regions aren't served by trains at all, and bus and rail services in most areas are severely curtailed on Sundays and in some cases on Saturdays as well; these are some of the reasons most Australians are so attached to their cars (only Americans are more devoted to their cars than Australians). However, it isn't always essential to own a car in Australia, particularly if you live in a city (where parking is often impossible). On the other hand, if you live in the country or a suburb off the main rail and bus routes, it's usually essential to have your own transport.

Bear in mind when travelling interstate that Australia is a **huge** country (nearly as big as Europe or the US and over 30 times the size of the UK) with vast distances between capital cities. Flying saves you a lot of time and the loss of sleep associated with long-distance bus and train journeys, although you see little of Australia when flying around the country. Book early if you plan to travel long distance on public holidays or at the beginning or end of school holidays (see page 218). Despite the vast distances involved in travelling in Australia, many Australians prefer to travel by private car.

In cities, trains are much faster than buses, particularly during rush hours, even where new faster roads have been built. Most cities have an integrated public transport system, and tickets usually allow transfers between buses, ferries, trains and trams (as applicable), fares being calculated on a zone system. Buses and trams carry around 65 per cent of passengers in the major cities, where there's a range of daily, weekly, monthly, quarterly and annual tickets, plus discounted books of ten tickets offering savings on single fares. Many cities have free town centre (downtown) shuttle buses. Passengers caught travelling without tickets can be fined up to $200.

Students visiting or living in Australia should obtain an International Student Identity Card (ISIC), which offers a range of travel discounts. STA Travel is the biggest nationwide travel agency and can provide tickets for all domestic and international travel. A number of guides are available for disabled passengers, including the *Accessing City Rail* from City Rail, a guide to access for wheelchairs on trains, and *Easy Access Australia*, which is available from 💻 www.easyaccessaustralia.com.au.

CITY TRANSPORT SYSTEM

Most Australian cities have an adequate or good public transport service consisting mainly of buses and a limited suburban rail network, supported by a few ferries and, in Adelaide, a single tram line.

Sydney

Australia's largest city has an integrated service that includes buses, ferries, suburban trains and City Rail's 'underground' system (a conventional railway that runs underground in the city centre). Sydney also has a monorail and a light railway, although they're expensive and mainly a novelty for tourists. Sydney has the most expensive public transport of any Australian city, but it's still relatively cheap by international standards. In 2000, Sydney received some much-needed transport improvements, including expanded rail and ferry lines and a new underground railway linking the airport to the city centre. You can buy a Sydney Pass for three, five or seven days ($90, $120 and $140 respectively) which is valid for city buses, ferries and suburban trains.

Melbourne

Melbourne has an inexpensive and efficient public transport network (called the 'Met'), consisting of buses, trains and trams, which has recently been privatised. A free *Get around on the Met* map is available (☎ local call rate 13-1638). Trams form the backbone of the public transport system and the city's network is one of the most extensive in the world and the only one remaining in Australia. The network covers 325km (202mi) and is served by some 750 trams operating up to 20km (12mi) outside the city centre. Tickets can be purchased at railway stations, on board buses and trams, and from retail outlets such as newsagents and cafes. An unpopular automated 'Metcard' ticketing system has recently been introduced.

TRAINS

In the mid-19th century, when the first Australian railways were built, the states were independent colonies and governed from London; consequently, Australia's rail network grew piecemeal without any consultation between states. When the Australian federation was formed in 1901, the six colonies all had different gauge lines from their neighbours! This resulted in passengers having to change trains at state borders, often in the middle of the night, a situation which stifled the development of rail travel until the early '60s, when a standard gauge (1,435mm) was introduced on some main lines. However, Australia still has three different railway gauges – 1,067mm, 1,435mm and 1,600mm – and, although the main interstate lines now use the standard gauge, it's only in the last few years that much thought has been given to expanding and updating the local rail network, which by European standards is antiquated and severely limited.

Rail Australia consists of four state-owned rail companies (Countrylink, Queensland Rail, V/Line and Westrail) and the Great Southern Railway (GSR), which was created when the *Ghan*, *Indian Pacific* and *Overland* services were sold by the federal government in 1997. Some states (such as Victoria) have also since privatised their railways.

Most Australian cities have only a sparse suburban rail network and many areas of the country aren't served by trains at all. As in the US, the main task of Australian railways is to haul bulk minerals (particularly coal in NSW and Queensland), grain, petroleum products and other freight over long distances.

Australian trains are more comfortable, leisurely and sociable than buses, but slower (the average speed of Australian trains is around 65kph/40mph), more expensive and sometimes difficult to book. You need to reserve well in advance for the most popular long-distance trains, particularly during the peak holiday season.

Some trains have wheelchair access, including the V/Line Sprinter trains in Victoria and the Countrylink XPT (an abbreviation for Express Passenger Train) and Xplorer trains operating in NSW, Queensland and between Sydney and Melbourne (at speeds of up to 160kph/100mph).

Interstate Trains

Australia offers some of the most spectacular rail journeys in the world, although the unchanging scenery in some regions can begin to pall after a few hours (and interstate journeys can be VERY long), unless you're unnaturally keen on flat, red terrain. Interstate rail travel has been overtaken by the age of air travel and (apart from suburban services in the major cities) is mainly of interest to tourists and travellers with plenty of time on their hands. There's an interstate railway service serving all states except Tasmania. Trains don't stop at all intermediate stations, e.g. those within a few hours of major terminals.

Long-distance trains have evocative names such as the *Ghan* (Adelaide-Melbourne-Sydney-Alice Springs-Darwin), the *Great South Pacific Express* (Sydney-Brisbane-Cairns), *Indian Pacific* (Sydney-Adelaide-Perth), the *Prospector* (Perth-Kalgoorlie) and the *Spirit of the Outback* (Brisbane-Longreach). The *Indian Pacific* crosses Australia and takes its name from its route from the Pacific Ocean (Sydney) to the Indian Ocean (Perth), a journey of 4,348km (2,700mi) taking around 65 hours. It includes the longest stretch of straight track (478km/300mi) in the world, across the Nullabor Plain in Western Australia. The *Indian Pacific* is one of the world's longest trains, with up to 25 carriages plus a bar and music room with piano, observation lounge and restaurant. The *Great South Pacific Express* is 'the first five-star hotel on wheels' in Australia and the country's answer to Europe's Orient Express. Cars are carried on the *Queenslander*, the *Spirit of the Outback* and between Adelaide and Alice Springs, Melbourne and Perth, and on the Melbourne-Mildura goods line. The *Prospector* (Perth-Kalgoorlie) provides only first-class, air-conditioned accommodation and maintains the fastest average speed (around 110kph/68mph) of any train in Australia, taking 7.5 hours for the 655km (407mi) journey.

Accommodation

Interstate trains offer a range of accommodation which may include deluxe and first-, holiday-, economy- and coach-class sleeping berths, and economy- and first-class seats. Sleeping berths are available on overnight services (for a surcharge) and are well worth the extra charge on long journeys. In first class there are 'twinette' cabins, which have seats that fold into two sleeping berths and share facilities with adjacent cabins. First-class single 'roomettes' have a private toilet and wash basin, and first-class cabins hot and cold water, a shower, a socket for an electric shaver, and a toilet and wash basin. Deluxe cabins and family units are available on the *Ghan* and *Indian Pacific* trains, where meals are included with first-class sleeping berths. In Queensland, economy-class sleepers have three sleeping berths, and each carriage has communal showers and toilets. Where sleeping berths are unavailable, there are reclining seats. Two-berth 'holiday-class' cabins are available on *The Ghan* and the *Indian Pacific* trains. Coach-class cars have reclining seats and, on trains to Alice Springs, Cairns and Perth, coach- and economy-class sitting cars include showers. All long-distance trains are air-conditioned.

State Services

There are no regular passenger railways in Tasmania, although there's a freight rail service throughout the island and several steam railways for tourists (e.g. Ida Bay to Deep Hole). The main services in the other states are detailed below. A few small private railways serve mainly agricultural and industrial areas, e.g. the iron-ore mining developments in the north-west of Western Australia and an extensive tram network in Queensland connecting the sugar cane fields to the mills in sugar-producing areas.

State capital cities have more than one railway station, although long-distance trains always arrive and depart from the main interstate station, e.g. Central Station in Sydney and Spencer Street Station in Melbourne.

New South Wales

The NSW Countrylink network (💻 www.countrylink.nsw.gov.au) operates the most comprehensive state rail service in Australia using Xplorer trains, on which seats must be booked. There are commuter trains between Sydney and Goulburn, Katoomba, Lithgow, Newcastle and Wollongong. For information, call ☎ 13-2232 between 6.30am and 10pm any day.

Sydney: Sydney has the most extensive suburban rail network in Australia, although even here many suburbs have no rail services. Most routes are served by old, mostly double-decker trains (Sydney was the first city in the world to introduce double-decker electric trains), on which seats can usually be reversed to face in either direction, but these are being replaced by 'ultra-modern' Tangara trains, on which they cannot.

Yellow stripes on platforms indicate where half-length, four-carriage trains stop (you must stand behind the yellow line). Doors open and close automatically, although the doors on old trains are rarely closed during hot weather, so keep clear of the doorways (or hold on tight).

Trains operate from around 5am until midnight – violence, although rare, has caused the cancellation of trains after midnight on some suburban routes.

After dark there are 'Night Safe' areas (marked on the platform in blue) where you can wait for trains. After 8pm, only two carriages are in use (next to the guard's compartment, indicated by a blue light), and a help button is positioned near the door which can be used to alert the guard or driver.

Canberra: Australia's capital city is served by the main Sydney-Melbourne line, which passes through Wodonga to the north-east of Canberra; from there you must take a bus, and the whole journey takes around nine hours. It's usually better to fly when travelling to Canberra.

Northern Territory

Alice Springs: Alice (as it's known) is served by the *Ghan*, which departs from Adelaide at 2pm on Mondays and Thursdays and arrives at 12.30pm the following day. The return leaves Alice at 5.10pm and arrives in Adelaide at 4.30pm the next day (although it's often early). The fare is from $215 for an adult one way. The station in Alice is a 15-minute walk from the edge of the town (taxis meet trains).

Darwin: The north of Northern Territory has recently joined the rail network, and the one-way fare from Adelaide to Darwin (already touted as one of the world's great train journeys) is from $440.

Queensland

Queensland has the most extensive rail network of any Australian state, covering over 10,000km (6,200mi) of lines on narrow gauge tracks (trains in Queensland are slower than buses due to the narrow gauge, except tilt trains). All trains are operated by Queensland Rail (☎ local call rate 13-1617, 💻 www.qr.com.au), whose 'flagship' train (in which all passengers travel first class with sleeping berths) is the *Queenslander*, taking a leisurely 30 hours between Brisbane and Cairns. The *Westlander* operates from Brisbane to Charlesville (777km/482mi), taking 16 hours, and the *Inlander* links Townsville with Mount Isa. The only rail link from outside the state is from NSW (served by XPT trains), on which northbound trains run overnight and southbound trains during the day.

Seat or sleeper reservations are compulsory on long-distance trains, known as 'Traveltrains'. Most services are air-conditioned and provide sleeping cars and sitting cars with bar and meal services. Many trains stop at small stations on request and some trains are mixed freight and passenger trains (usually mainly freight with one passenger car). Vehicles can be transported on the *Queenslander* and the *Spirit of the Outback* (Brisbane-Longreach) services.

Local 'tourist' trains include the *Kuranda Scenic Railway* and the *Spirit of the Tropics*, designed for budget travellers and incorporating a non-stop disco car (Club Loco)! The vintage *Gulflander* train operates between Normanton and Croydon in the west of the state. There are 'plans' for a regional rail line on the Sunshine Coast (the existing track is sited 20km/12mi inland from the heavily-populated coastal area).

'Sunshine' rail passes offer unlimited economy class travel on most routes (including the Brisbane suburban network). Ordinary one-way tickets allow unlimited stopovers and 14 days to reach your destination, while return tickets are valid for two months. Stop-offs must be stated when buying tickets and reservations made for all journeys. You can change your travel plans, but a re-booking fee may be charged.

Brisbane: There's a fast Citytrain service in Brisbane with seven lines, and the Airtrain, connecting the airport to the city and the Gold Coast, has recently been opened. The 640km (398mi) stretch between Brisbane and Rockhampton is electrified and served by modern 'tilt' trains (fast trains which run along narrow-gauge lines, sometimes at seemingly precarious angles – hence the name!). Day rover tickets cost around $9 and are valid after 9am and at weekends.

South Australia

Adelaide: There's a small network of suburban trains in Adelaide operated by the State Transport Authority. Tickets must be purchased before entering platforms or mounting trains.

Long-distance trains depart from the Adelaide Rail Passenger Terminal in Keswick, 2km south-west of the city centre. There's an overnight service to Melbourne taking around 12 hours and a day coach/train service taking 11 hours. The *Ghan* to Alice Springs (19 hours) leaves at 2pm on Thursdays with an additional service on Mondays in winter, and it carries on to Darwin. There are five weekly trains to Perth (none on Tuesdays and Thursdays) taking around 36 hours, possibly requiring a change of train at Port Pirie.

Victoria

The Victorian State Railway, the V/Line, was recently privatised and is now on lease to the British travel company National Express. V/Line operates all rail and associated coach routes within Victoria and high-speed (XPT) services to Sydney (Melbourne-Sydney during the day and Sydney-Melbourne overnight) taking 13 hours. V/Line supersaver fares offer a 30 per cent discount when travelling off peak, i.e. on Tuesdays, Wednesdays and Thursdays, arriving in Melbourne after 9.30am and leaving Melbourne at any time except between 4 and 6pm. In recent years, new, air-conditioned, 'high-speed' Sprinter trains have been introduced on some routes. The Canberra Link involves taking a train to Wodonga on the border with NSW and a bus from there to Canberra. There are *Overland* daily night services to Adelaide taking 12 hours (change to the *Indian Pacific* in Adelaide for Perth).

Melbourne: The city centre 'City Loop' forms an underground railway around the centre.

Western Australia

The *Indian Pacific* takes 65 hours to travel from Perth to Sydney and runs three times a week, on Sundays, Mondays and Thursdays. The cheapest adult fare in

2005 was $513. There are also suburban lines (operated by Westrail) between Perth and Armadale, Fremantle, Joondalup and Midland. The only other rail services in Western Australia are the Perth-Bunbury line and the Perth-Kalgoorlie route operated by the *Prospector*. Tickets should be purchased from vending machines at stations before boarding. Multi-ride tickets can be validated at stations. Seven-day advance purchase fares are available in the low season offering a 30 per cent discount. A car-train service is available between Adelaide and Perth.

Vintage Trains

There are a number of 'vintage' trains in Australia, e.g. from Cairns to Kuranda, taking 90 minutes to cover the 33km (20mi), and there are vintage and tramway museums in all states where you can enjoy excursions on restored steam trains. These include the Ida Bay Railway in Tasmania, the NSW Railway Museum (at Thirlmere near Picton), and the *Puffing Billy* in the Dandenongs Ranges in Victoria. On the first Sunday of the month from March to November, a steam train leaves Sydney Central station for Thirlmere. The Hotham Valley Tourist Railway in WA operates Xplorer trains to various destinations, and restored locomotives operate on short excursions from Alice Springs. The Barossa Wine Train runs from Adelaide to the Barossa wine region on a day trip taking in three wineries and extensive wine tasting.

Train & Station Facilities

The following is a summary of facilities available at Australian stations and on Australian trains:

- **Banks** – Banks or autobanks (ATMs) are located at main railway stations in Brisbane and Melbourne (but surprisingly not in Adelaide, Perth or Sydney).
- **Bicycles** – In most cities, bicycles can be transported on suburban trains free of charge or for a small fee during off-peak times, although it may not be permitted during peak periods (e.g. 6 to 9am and 3 to 6pm on weekdays) or a permit may be required.
- **Food & Drink** – Snacks are served on long-distance and in-state trains (such as XPT and Xplorer trains), and all interstate trains have dining cars offering both formal dining and light meals. There are also lounge and club cars on most services. Railway food is generally good and can be excellent on 'tourist' trains such as the *Ghan*, *Indian Pacific* and *Queenslander*. There are no bar facilities for economy passengers on some long-distance services (e.g. from Adelaide to Melbourne) and there may be a large fine (e.g. $100) for consuming your own alcohol! Taking your own picnic onto a train isn't prohibited but may be frowned upon. There are restaurants and snack bars at main stations, and food and drink machines are provided at many smaller stations.

- **Luggage** – Interstate train passengers are permitted up to 50kg (110lbs) of luggage (two items not exceeding 25kg/55lbs each and a maximum of 180cm/71in in circumference). Medium-size suitcases and hand luggage can be carried in compartments, but larger luggage should be booked in at the luggage desk not less than 30 minutes before departure. Booked luggage is carried in the luggage car and isn't accessible during the journey. There are also luggage storage spaces at the ends of passenger compartments.

  Luggage can be sent unaccompanied and can be insured. Many stations and airports have left luggage offices, luggage lockers (from $2 for up to 24 hours) and luggage trolleys. When using a luggage locker, insert the correct money to release the key. Note the number of the locker in case you lose the key.
- **Smoking** – There's generally no smoking on Countrylink, Queensland Rail, V/Line and Westrail trains. There are designated smoking areas on national long-distance trains. You can be fined for smoking in a non-smoking carriage or area.
- **Telephones** – Public payphones (which accept Telecards) are available on long-distance train services.
- **Times** – Always check and double-check the departure (and arrival) time of a train (particularly in the outback when the next train may be a week next Thursday and be fully booked), especially when you need to make a flight connection. You may have to undertake part of your journey by air or bus to link with a connecting train. Schedules are liable to change at short notice, particularly at weekends and during holiday periods. Most long-distance trains operate throughout the year, but local and in-state trains may not run on public holidays (these vary with the state – see page 63), e.g. many don't operate on holidays such as ANZAC Day (25th April). Christmas Day and Good Friday. It's also important to check that a train actually stops where you want to go, as long-distance trains usually make few stops. See also **Rail** on page 258.
- **Toilets** – Toilets are provided on trains on all but the shortest services but shouldn't be used when a train is in a station.

Tickets

Rail tickets in Australia can be purchased from automatic ticket machines, newsagents (in major cities) and station ticket offices. Most interstate and main state trains have both first-class and standard (economy) seating, although there's little difference between seats on some trains, e.g. XPT trains operating in NSW, Queensland and Victoria. There's no first-class accommodation on the Perth-Bunbury line in Western Australia, most trains in outback Queensland, and all suburban lines.

Many ticket offices in Sydney and other NSW towns are open only for a few hours per day during rush hours, although passengers can buy tickets from ticket machines at other times (see below). Many stations are unmanned for at least half the day during the week and all day at weekends. Tickets can be paid for with major credit cards (e.g. MasterCard and Visa) subject to a $10 minimum charge.

Fare evasion is endemic in Australia, particularly in the major cities, where an estimated 3 per cent of passengers travel without tickets (over 5,000 culprits were discovered in a three-week blitz on Sydney's city loop). Fare evaders face fines of up to $100 and Sydneysiders have to pay up to $550.

Ticket Machines

Ticket machines have been introduced in recent years, although there have been a 'few' teething troubles, particularly in Melbourne (where the first machines ate your money, chewed up your tickets and stole your change!). You usually select your destination, choose the type of ticket (e.g. single or return), insert the fare (machines accept coins and notes) and, if you're lucky, a ticket is ejected with your change.

Whether you buy your ticket from a machine or at a ticket office, you must validate it (stamp it with the current date and time) in a separate machine, without which it's invalid; you must validate a multiple-ride ticket each time you travel. In some cities you must insert your ticket in a ticket barrier with a green arrow (not a red cross) in the direction of the arrow shown on your ticket when leaving a station; a return ticket or multi-day pass is returned if you're on the outward journey, otherwise the ticket is retained.

Bookings

Bookings (reservations) are recommended (at least two months in advance) on all long-distance trains, many of which are fully booked months in advance in the summer season and during school holidays. There's no booking fee on major routes, on which bookings are accepted up to nine months in advance (six months on other long-distance routes). However, if a booking is altered or cancelled, there's a fee of $5 if you make the alteration or cancellation at least 30 days prior to travel; 10 per cent of the fare if you make it 30 days prior to travel; and 20 per cent of the fare if within seven days of travel. There are no refunds for unused tickets after the departure time and date shown on the ticket. For booking, call ☎ local call rate 13-2232. On some main routes there are discounts of up to 40 per cent for advance purchase tickets (e.g. seven days), although these aren't applied to the cheapest regular fares (and therefore may not be the cheapest travel option).

Bookings can be made via Rail Australia's website (💻 www.railaustralia.com.au). Tickets can be booked for any journey throughout the country (apart from local suburban routes) and must be made and paid for at least seven days in advance. The outward journey must start on the date stamped on tickets, and journeys must be completed within the validity of the ticket. Journeys can usually be broken, except with discount fares. Bookings can be made through Thomas Cook offices in many countries.

Discounts

A variety of discounted tickets are available on Australian railways, including the following:

- **Advance Purchase** – On some main routes there are discounts of up to 40 per cent for advance purchase tickets (e.g. seven days), although these aren't applied to the cheapest regular fares (and therefore may not be the cheapest travel option). Only a limited number of discounted seats may be available.
- **Children, Students & Pensioners** – Children under four travel free, unless they're occupying a separate seat or a sleeping berth on an interstate train (when the under-16 fare applies). Those aged from 4 to 15 travel at a discount (usually half-fare), as generally do students and pensioners, depending on the state where you're resident.
- **Low Season Discounts** – Low season is from 1st February to 30th June and the normal season from 1st July to 31st January. Low season fares are around 40 per cent lower than high season fares; standard fares lie in between the two. Low season and standard fares are the same when travelling in economy-class seats and for travel on *Overland* trains between Adelaide and Melbourne.
- **Off-peak Travel** – In major cities, off-peak suburban fares are available after 9am on weekdays and any time at weekends, offering savings of up to 60 per cent on return journeys.
- **Season Tickets** – There's a range of season tickets (weekly, quarterly and annual) for commuters, providing large discounts over standard fares, which may include travel on suburban buses, ferries, trains and trams (e.g. in Sydney). Weekly passes usually cost around eight times the single fare. A photograph is normally required for a season ticket.
- **Austrail Pass** – An Austrail pass provides unlimited travel in economy class anywhere in Australia, either for 15 days in a six-month period (cost $862.40) or 22 days in a six-month period ($1,210). Austrail passes can be purchased from Qantas and offices of Jetabout Tours worldwide.
- **Standby Fares** – Standby fares are available on some routes.

Further Information

For further information about Australian railways contact Rail Australia, PO Box 445, Marleston Business Centre, Marleston, SA 5033 (☎ 08-8213 4592, 💻 www.railaustralia.com.au). Rail Australia has agents in many countries, including Canada, Denmark, France, Germany, Hong Kong, Japan, Korea, the Netherlands, New Zealand, Singapore, South Africa, Sweden, the UK and the US. It publishes a brochure, *Australia By Rail*, which describes the long-distance routes and trains, or you can consult the information on the website. An indispensable book for train buffs is *Australia & New Zealand by Rail* by Colin Taylor (Bradt Publications).

There are rail enquiry numbers in all states which can usually be reached by calling ☎ local call rate 13-2232, although it's often difficult to get through. It's usually easier to visit a rail information office or a station to obtain train information.

BUSES & TRAMS

Buses are the cheapest form of public transport in Australia, both within cities and over long distances, and provide a far more comprehensive network than the railways, reaching almost every corner of Australia. There are comprehensive bus services in Australia's major cities and an extensive network of long-distance, interstate buses, usually referred to as coaches. Bus services in rural areas are less frequent. Melbourne is the only Australian city with an extensive tram network, although other cities are planning new tram lines.

Each city and region of Australia has its own bus companies providing town and country services. In large towns and cities, most bus services start and terminate at a central bus station, which is generally modern and clean. Most are equipped with luggage lockers or a left luggage office, shops, showers, a snack bar or restaurant, and toilets. They have little in common with the seedy places inhabited by drug addicts, drunks and assorted derelicts found in many other countries. Smoking is prohibited on all buses and trams in Australia.

If you need assistance, ask at the bus station information office. Most bus companies provide free timetables and route maps, and in some cities comprehensive timetables and maps are available which include all bus services operating within their boundaries. See also **Timetables & Maps** on page 258.

Long-distance Buses

Greyhound (☎ 13-1499, 🖳 www.greyhound.com.au) is Australia's only national coach operator, formed in 2000 when McCaffertys bought Greyhound Pioneer Australia, but there are several regional operators. The main operator in the southern part of Western Australia is the state rail company, Westrail, while Tasmanian Redline Coaches (☎ 1300-360 000, 🖳 www.tasredline.com.au) provides express services throughout Tasmania.

Long-distance buses are generally cheaper, easier to book and faster than interstate trains, and there's a more comprehensive network. However, they're also less comfortable and more restrictive than trains. Long-distance buses are particularly popular among independent travellers (e.g. backpackers), 80 per cent of whom use them almost exclusively. Travelling by bus is around a third of the cost of travelling by air. There are numerous daily departures on the most popular routes, although some services operate only a few times per week and, in Northern Territory, northern Queensland and northern parts of Western Australia, some routes are interrupted for weeks at a time during the wet season (November to May). There are unsociable arrival hours on some long-distance routes.

Buses are usually equipped with air-conditioning, individual reading lights, panoramic windows, reclining seats, toilets, TV and videos with stereo sound, and water fountains. It's wise to get a seat near the front away from the toilet and on the left-hand side away from the lights of approaching traffic at night. Long-distance journeys are tiring and you shouldn't expect to get much (if any) sleep if you're travelling overnight. Frequent stops are made for drinks, food, showers and toilets. There are strict rules concerning what you can eat and drink on buses. No alcohol may be consumed (maximum fine around $500) and smoking is prohibited on all services. Long-distance buses don't cater for those in wheelchairs.

Routes & Fares

There's lively competition between the various regional long-distance bus companies, which helps reduce fares. There's particularly fierce competition on the most popular routes, e.g. Melbourne-Sydney, where fares are around $64, although off the main inter-city routes fares can be high. A 25 per cent discount is provided for students and children on most services. Some companies offer discounts to backpackers on certain services and there are also discounts for students, although the biggest discounts are usually offered on last-minute bookings. Visitors can purchase bus passes overseas in many countries, although you may get a better deal in Australia. Bus passes aren't valid on some local services and a surcharge is usually payable on routes in remote areas. It's always cheaper to buy a through-ticket for a long journey, rather than separate tickets for short stretches, and most tickets allow unlimited stopovers.

The main express routes (on which there are few or no stops) operated by Greyhound include the following:

Route	**Journey Time (hours)**	**Approx. Fare One Way ($)**
Adelaide – Alice Springs	20	200
Adelaide – Perth	34	275
Adelaide – Brisbane	31	225
Alice Springs – Ayers Rock Resort	6	70
Brisbane – Sydney	16	100
Brisbane – Melbourne	24	165
Cairns – Brisbane	24	200
Cairns – Darwin	40	425

Canberra – Melbourne	10	70
Darwin – Alice Springs	20	225
Melbourne – Adelaide	11	50
Perth – Darwin	55	725
Sydney – Adelaide	22	118
Sydney – Canberra	4	34
Sydney – Melbourne (inland)	13	64

Tickets

Long-distance bus tickets are similar to airline tickets, with destinations shown by a code, such as SYD for Sydney and MEL for Melbourne. When checking your luggage, make sure that the luggage code matches that of your destination (otherwise you may end up in Cairns and your luggage in Perth!).

Bookings can be made through travel agents or direct with bus companies. There are also many booking agents in major cities, including YHA travel offices, some of which allow you to book tickets by telephone and pay with a credit card. You can cancel tickets provided you give 24 hours' notice, but there's a cancellation fee of around $10.

Tours

Numerous coach companies offer tours which include accommodation (e.g. bungalow, cabin, camping, hotel or motel) and most meals, ranging in duration from a few days to several months. On camping tours, meals are usually cooked by a travelling cook and prices include meals, sleeping bags, tents and other equipment. Passengers aren't required to erect tents. Some tour companies cater for backpackers and, although they usually offer a 'rough and ready' service, provide good value.

City & Country Buses

In most cities there are a number of local bus companies, sometimes operated by the local railway company or the state or city authorities. There's a comprehensive bus network in all Australian cities, and services are frequent. Buses are slow but are often the only option for getting to most suburbs. Major cities usually have an integrated public transport system, the same ticket being valid on buses, suburban trains, trams (Melbourne) and ferries (Sydney).

City buses on most routes operate from around 6am until 11pm or midnight (but possibly only until 7pm on Sundays). Buses run frequently during the weekday rush hours, e.g. every 10 or 15 minutes on the main routes. Outside rush hours there's usually a half-hour service on most routes during weekdays, although services are often severely restricted at weekends and on public holidays (there may be no service at all on some routes on Sundays and public holidays).

In major cities there's usually an express bus service (called 'rockets' in some cities) operating between the outer suburbs and the major centres on routes to city centres (express bus numbers are usually prefixed with an X). Night services operate in the major cities from around midnight until 6am, some of which have radio links with taxi operators, so that you can arrange to have a taxi meet you at your destination (very civilised). There are free buses in most major cities covering a circular (loop) route within the city centre.

In stark contrast to the cities, in rural areas there's usually only one bus company and services are sparse and infrequent. In remote areas there may be only school buses, which usually carry other passengers but aren't obliged to.

It's usual to board a bus by the front door and disembark from the centre doors. You must normally ring a bell to inform the driver that you want him to stop at the next stop (a buzzer sounds in the cab) and stand by the centre door. When the bus stops, a green light is illuminated which signals that you must push the handle or press a button to open the door, which doesn't usually open automatically.

In most cities, bus stops have numbers, which are often quoted by people when giving directions, and they may be colour-coded. Buses also display their route number, although in some cities numbers may vary according to whether they're running to or from the city centre. All bus companies publish route maps, and there are comprehensive city travel guides in most cities, and state bus directories in some states.

Tickets

In the major cities, journeys are based on a zone system whereby the bus network is divided into a number of concentric areas (the central business district and inner suburbs are usually designated zone 1). Tickets are valid for travel within a single zone or a number of zones, and may be colour-coded corresponding to the zones (and modes of transport) for which they're valid. Tickets are usually valid for up to two hours with unlimited transfers during this time, and 'single' tickets usually allow a return trip if it's completed within two hours. You must validate your ticket for your final journey before the two-hour period has elapsed. Tickets may be valid for longer at certain times of day: for example, in Melbourne tickets are valid for six hours after 7pm.

Tickets can be purchased from bus stations, on board buses and trams, and from retail outlets such as newsagents and cafes in some cities. Automatic ticket machines are provided in some cities, but they may gobble your money and refuse to give you a ticket. You can usually buy a ticket from the driver or conductor on boarding a bus, which must then be validated in a machine (to the right of the driver) which stamps your ticket with the date and time of boarding plus the time of expiry of the ticket. If you have a multi-ride ticket, you must validate it each time you travel.

All bus companies offer day passes and weekly, monthly and annual tickets for commuters. A monthly ticket may allow you to take an additional adult with you free of charge at weekends. There are also off-peak tickets that allow you to travel at a reduced rate outside rush hours (e.g. between 9am and 3pm or 3.30pm, Mondays to Fridays) and at weekends. In most cities you can buy a book of ten tickets (e.g. a TravelTen in Sydney) at a saving of up to 40 per cent compared with buying single tickets. There are concessionary fares for children and pensioners, which are usually half the adult fare. A day 'rover' ticket is available for around $5 in most cities and allows unlimited bus travel for a whole day; it may also include travel on other modes of city transport. There are fines of up to $100 for anyone discovered travelling without a ticket.

SHIPS & FERRIES

Australia consists of several islands, and most of its inhabited areas are on or near the coast, so sea transport is a viable alternative to flying or other means. for information about cruises, see page 407. One of the first things you should do after boarding a ferry or ship is to study the safety procedures, i.e. what to do if it sinks. This is important in Australian waters, which are often full of crocodiles, jellyfish and sharks!

Ships

Until the '60s, the traditional method of travel to Australia was ship. Although most people now arrive by air, it's still possible to travel to Australia by ship (e.g. from the UK and the west coast of the US) if you have lots of time (around five weeks from the UK) and money. Many container ships and freighters carry a limited number of fare-paying passengers, costing from around £2,000 one way (which isn't so expensive when you consider that it includes accommodation and all meals). Many round-the-world cruise ships stop in Australia, departing from Europe in January or February and arriving in Australia in March or April. Cruise companies include CTC Lines, Cunard Lines and P&O Cruises. Contact your travel agent for information. For information about ships from the UK contact Strand Voyages (UK ☎ 020-7836 6363) or P&O Containers, Fleet Operations (UK ☎ 08705-202020).

Ferries

Sydney

Travelling by ferry is one of the joys of living in Sydney, where many people use them to commute to work. The city has eight main ferry routes and 33 ferry wharves, all served from the main Circular Quay ferry terminal. In addition to regular (slow) ferries, there's a catamaran (RiverCat) service from Circular Quay to Parramatta (via the Parramatta River) and a JetCat service to Manly.

Most ferries run from around 6am until midnight, although times vary with the route, and services are restricted at weekends, when ferries may not stop at all wharves. Most services run every 50 minutes during the day and more frequently during rush hours, e.g. every 15 or 20 minutes. Regular commuters can buy a book of ten tickets (called a 'Ferry Ten') or weekly, quarterly and annual commuter tickets, which offer even greater savings and can be combined with other modes of public transport such as buses and suburban trains.

Special tickets are available for trips to major attractions (such as Taronga Zoo), which include the return ferry trip from Circular Quay and the entrance fee, and are cheaper than buying separate tickets. Special ferries are also available to follow sailing races such as the famous Sydney-Hobart race, which starts on Boxing Day (26th December).

Tasmania

The only regular maritime passenger service in Australia is the car ferry operating between Melbourne and Devonport on the north coast of Tasmania. It's served by the *Spirit of Tasmania* (🖳 www.spiritoftasmania.com.au), a luxury 467-cabin ship of 31,356 tonnes, with a capacity of around 1,300 passengers plus vehicles. The trip is often rough, so poor sailors should take seasickness pills (or a plane). In fact, the ferry isn't much cheaper than flying and takes around 14 hours, compared with less than an hour by air from Melbourne to Hobart. Ferries run three times weekly in each direction on Mondays, Wednesdays and Fridays from Melbourne's Station Pier, and on Tuesdays, Thursdays and Saturdays from Devonport (although there are seasonal variations). Departures are at 6pm or 7.30pm to Tasmania and at 4pm or 6pm in the other direction. Cabins and hostel-style accommodation are available.

There are three fare rates, depending on the time of year: bargain (late April to mid-September), holiday (Christmas to March) and shoulder (the rest of the year). A bargain single costs around $100, including an evening buffet dinner and continental breakfast; shoulder rates are around 30 per cent higher, and holiday rates a similar amount higher still. There's a 25 per cent discount for students in cabin accommodation and occasional mid-week discounts. Vehicle transportation is heavily subsidised by the Tasmanian government and costs between $10 and $96 (depending on the season) one way.

A ferry service also operates from Woodbridge on the south-east coast of Tasmania to Roberts Point on Bruny Island.

Other Ferries

Other regular ferry services in Australia include the following:

- **Brisbane** – Brisbane has a fast and efficient ferry service along and across the Brisbane River operating every 20 minutes from dawn until around 11pm, Mondays to Saturdays (operating hours are reduced on Sundays).

- **Darwin** – Darwin harbour ferries make daily crossings to Mandorah on the Cox peninsula.
- **Fremantle** – Ferries operate from Fremantle to Rottnest Island.
- **Perth** – There's a ferry service across the Swan River from the Barrack Street jetty to the Mends Street jetty.
- **Victoria** – Ferries operate between Cowes on Philip Island and Stony Point on the Mornington Peninsula, from Stony Point to Tankerton on French Island, and from Sorrento to Queenscliff.

TIMETABLES & MAPS

All public transport companies in Australia produce comprehensive guides, route maps and timetables, and many councils publish excellent guides and maps (available from council offices, libraries, newsagents and tourist centres), which include all bus, ferry and rail transport services operating within a city or region. At major airports and railway stations, arrivals and departures are shown on electronic boards and computer screens. Most transport companies use am (before noon) and pm (after noon) in timetables, rather than the 24-hour clock. When am and pm aren't indicated, the general practice is that times printed in light type are before noon and times printed in bold type are after noon. When travelling from east to west (or vice versa), bear in mind that there may be local time differences, which are usually announced by the conductor (see **Time Difference** on page 525).

Rail

The state rail authorities and the Great Southern Railway all publish free timetables, and Rail Australia publishes a summary of major interestate services (also available online). Suburban timetables are published separately, and leaflets are available concerning particular services from stations. The *Thomas Cook Overseas Timetable* is the nearest thing Australia has to an Australia-wide rail timetable. On interstate timetables, +1, +2 and +3 indicate that the train arrives one, two or three days after departure. **Bear in mind that rail timetables in Australia are usually works of fiction and bear little relation to 'real' time.**

Bus

Bus timetables may be for individual routes, all routes operated by a particular company, or all routes serving a city, town or region. Timetables including all local bus company services are often published by local councils and are available free (or for a nominal price) from bus companies, libraries and tourist information centres. Timetables can be obtained from the relevant bus company (for example, see **Long-distance Buses** on page 252) and from travel agents' and tourist offices.

TAXIS

There are two kinds of taxi in Australia: cabs (short for 'cabriolet') and radio taxis. The main difference from the passenger's point of view is that cabs (which are usually white or yellow) can be hailed in the street (or at taxi ranks, railway stations, airports and hotels – there are courtesy telephones outside main hotels), whereas radio taxis can only be booked by telephone, although cabs can also be booked by telephone. Taxis can be 'officially' shared in some states, e.g. in Darwin there are 'multi-ride' taxis with 12 seats which pick up passengers en route. Wheelchair-accessible taxis are available in most major cities. There are also water taxis in Sydney operating from Circular Quay to most areas on the harbour, which are a novel (but expensive) way of getting around the harbour. The fare depends on the time of day and the number of passengers.

Cabs for hire display a 'Vacant' or 'For Hire' sign or a light on the roof. It's usually fairly easy to find a cab in a city late at night, as there are many 'night' cabs, although they can be difficult to find just after the pubs close because of the strict drink-driving laws in Australia (and between midnight and 6am on Sundays in major cities).

Taxi drivers run a high risk of being mugged in some areas of major cities (e.g. Sydney), which has led to some suburbs being officially classified as 'no-go' areas (and not only for taxi drivers!). Since 1997, taxis in Sydney have been fitted with a protection screen between the passenger compartment and the driver, and a satellite tracking system is installed in taxis to monitor their position and speed (taxis in Melbourne are being fitted with video cameras).

Taxis are relatively inexpensive in Australia, and rates vary little from city to city. In Sydney there's a standing charge (flagfall) of $2.75, plus $1.56 per kilometre. There are a number of surcharges, including a charge of $1.45 when a cab is called by telephone and an extra charge when a bridge toll (e.g. Sydney Harbour Bridge) is included in the journey. There's usually a surcharge for journeys at night and at weekends (in some cities there are three daytime rates). There's usually also a small charge for luggage carried in the boot (trunk). Outside city limits you must pay a higher 'country' rate and possibly a surcharge (befouling fee) of around $20 if you dirty a taxi! Many taxis accept credit cards for fares over $5.

Tipping isn't necessary and, although most people round the fare up to the nearest dollar, drivers may actually round the fare down rather than give change and may even refuse tips (Americans might be horrified at this 'anti-tipping' attitude, which is obviously a plot to undermine the free world!). Australian taxi drivers are generally honest and helpful (unlike those in many other countries). Complaints about service or hire charges can be made to the local taxi licensing office. Make a note of the taxi's registration number and the date and time of the incident and, if you think you've been overcharged, obtain a receipt.

In addition to taxi services, many taxi companies operate chauffeur and courier services, and private hire (e.g. sightseeing or weddings), and sometimes provide contract and account services, e.g. to take children to and from school.

AIRLINE SERVICES

Australia's national airline is Qantas (Queensland and Northern Territory Aerial Service), formed in 1920 (only KLM is older) and privatised in 1995. It's one of the best (noted for the excellence of its food and wines) and most profitable airlines in the world. Qantas (💻 www.qantas.com.au) has a fleet of around 196 aircraft and carries more than 30 million passengers per year (over 21 million on domestic routes) to 120 destinations in 40 countries. It has partnership agreements with several other international airlines, including American Airlines and British Airways, whereby partners can buy seats on Qantas flights and vice versa. There are Qantas Club lounges at all major airports in Australia and shared lounges in many other countries. Qantas has its own terminals at Australia's major airports, and caters for disabled passengers and passengers in wheelchairs.

Australian airlines are strict about safety, and it's one of the safest places in the world to fly (Qantas has regularly been rated as one of the safest airlines in the world by IATA, who in 2000 also named Airservices Australia the world's best provider of air traffic control services). Smoking is prohibited on all flights operated by Australian airlines, both domestic and international, with a maximum $500 fine for offenders (so don't try smoking in the toilet!).

Domestic Flights

Air travel is the fastest way to get around Australia, and around 80 per cent of domestic long-distance trips are made by air. For many years, Qantas and the defunct Ansett monopolised the domestic flight market. The 'cooperation' between them meant that domestic air travel remained relatively expensive. But Ansett went into administration in March 2002 and the regional airlines that it owned either went out of business or continued to operate only minor services. This had the effect of shaking up the market, and new airlines have been formed which are taking on Qantas, creating welcome competition (for the consumer).

Regional Express (or Rex, 💻 www.regionalexpress.com.au) is Australia's largest independent regional airline, connecting 29 metropolitan and regional centres across NSW, South Australia, Tasmania and Victoria. It was formed in August 2002 and currently has a fleet of 27 aircraft. Virgin Blue (💻 www.virginblue.com.au) is the leading low-cost airline, serving 23 destinations in Australia, two in New Zealand and Fiji, and the Cook Islands and Vanuatu. Other regional airlines include Airlines of South Australia, Skywest (Western Australia) and Sunstate (Queensland). Qantas currently flies to around 57 destinations in Australia.

Flying times between Sydney and other state capitals are: Canberra (236km/147mi) 30 minutes; Brisbane (746km/464mi) and Melbourne (708km/440mi) around one hour 15 minutes; Adelaide (1,166km/725mi) and Hobart (1,039km/646mi) around two hours; and Perth (3,284km/2,041mi) around five hours.

There are many flights each day between Australia's major cities (although some journeys require a number of stops), but on less travelled routes there are just one or two flights a week. You should always book a domestic flight as far in advance as possible, particularly during holiday periods (this also allows you to take maximum advantage of reduced fares). Many regional and local airlines operate small aircraft, which are generally booked up well in advance and consequently don't offer discounts or low fares. Many domestic airlines also offer a variety of air tours lasting from two to 14 days.

Domestic air travel is relatively expensive because of the long distances involved. Random discounting is common, although there are often conditions such as advance booking, flying at weekends only or between fixed dates.

Check-in time is around one hour before departure (sometimes less for first and business class passengers).

International Flights

Australia is served by around 50 international airlines operating scheduled passenger services. Check-in time is around two hours before departure (sometimes less for first and business class passengers).

International Fares

Australia's isolated position in the world means that international air travel is invariably expensive. Air fares are high from most countries, as there's a relatively low volume of traffic on most routes and little competition. The main exception is between the UK and Australia (the 'kangaroo route'), which is one of the more competitive routes in the world. The airlines regularly indulge in a price war, offering cut-price tickets on selected flights. The return fare from London to Sydney is around GB£600 in low season (April to June), rising to between GB£1,000 and GB£1,500 in high season (December and January), when fares vary little between airlines. Fares during the shoulder season (July to November and February to March) are usually between GB£650 and GB£800. Fares from London to Melbourne or Brisbane are usually higher than to Sydney. Charter flights costing as little as GB£400 return are sometimes available from the UK to Australia between November and April. However, charter flights have severe restrictions, including no stopovers, a minimum stay of two weeks and a maximum of eight.

From Europe, fares vary according to whether you're flying east via Asia or west via North America. It's usually cheaper to fly via America between November and February and via the Far East at other times. Flights from the UK to Australia in the weeks immediately before Christmas are usually fully booked months in advance, and delaying your flight a few days until after the Christmas period can mean a considerable saving. If you fly to Australia from the UK at any time of year with British Airways, Qantas or Singapore Airlines, you usually pay between £100 and £200 more than with other airlines, but this may be worthwhile if you take advantage of these airlines' domestic deals within Australia (i.e. reduced domestic fares for those flying to and from Australia with the airline). Fares to Australia are higher if you break the journey, although most travellers find that it's worthwhile taking advantage of stopover deals and this helps to avoid or reduce jetlag.

Return fares from Australia to Europe are higher than when travelling in the opposite direction. The best deals are from Sydney, although bargains can be found from Melbourne and Perth (discount fares are advertised in the major daily newspapers). A 'departure tax' of $38 is incorporated into the ticket price for passengers aged 12 or over. Departing passengers must also complete an *Outgoing Passenger Card.*

Fares from the US aren't as good value as from Europe, although excursion and promotional fares are available which are much lower than full fares, e.g. apex and promotional return fares from Los Angeles to Sydney/Melbourne are around US$900 in the low season and US$1,500 in the high season. Regular tickets are valid for 12 months, so it may pay to buy your ticket well in advance of your trip. There isn't much choice of flights from the US, from where a limited number of airlines fly non-stop to Australia. Many flights stop at Honolulu, Papeete or Auckland, or a combination of these. An 'open-jaw' ticket (flying into one airport and out of another) is usually no more expensive than an ordinary return.

Major airlines offer economy, business and first class fares. Full fare tickets allow you to change the date and time of travel at a moment's notice and offer a full refund should you decide not to travel. When buying apex and other discounted tickets, always make sure that you fully understand any ticket restrictions. **If you're migrating to Australia, you should book as far ahead as possible (but never before you've received your visa!**).

Stopovers & Round-the-World Tickets: When travelling to Australia, you can travel one-stop or take advantage of a number of stopovers, e.g. in Asia, North America and the Pacific. Most return tickets from Europe include 'free' stopover options on outward and return journeys, usually in Asia or the Pacific. Round-the-world tickets to Australia from London via Asia and North America start at around GB£800 for four stops, depending on the season. From Europe you can also fly via South Africa or South America, although these options are more expensive than the usual Asian or North American routes.

Airports

The main airports in Australia are Adelaide, Brisbane, Cairns, Darwin, Melbourne, Perth, Port Hedland, Sydney and Townsville. Sydney and Melbourne are Australia's two largest international airports; Adelaide, Brisbane, Cairns, Darwin, Hobart, Perth and Townsville also have international airports. The capital, Canberra, doesn't have an international airport and is served only by domestic flights from other Australian cities (Sydney is only half an hour away by air). When minor airports and country landing strips are included, Australia has a total of around 445 'airports'.

Most of Australia's major airports are owned and controlled by the Federal Airports Corporation (FAC), although they're gradually being privatised. Most Australian airports are deserted much of the time and come to life for only a few hours a day, when international flights arrive and depart. Terminals may open for only a few hours before arrivals or departures and close for the day after the last flight has arrived or left. International terminals are usually separate from domestic terminals and the two may be located some distance apart. There are bus and taxi services from all major airports to local city centres.

Adelaide

Adelaide airport is just 6km (4mi) south-west of the city centre and has both international and domestic terminals, five minutes' walk apart. It's Australia's fourth-largest domestic airport and sixth-largest international airport, with around 4.2 million passengers per year. Five airlines – Cathay Pacific, Garuda Indonesia, Malaysia Airlines, Qantas and Singapore International – have direct international flights to Adelaide, although many airlines provide free connecting flights to Melbourne, Sydney and even Singapore in order to attract passengers.

Brisbane

Brisbane airport is 10km (6mi) from the city centre and has separate international and domestic terminals some 12 minutes apart by road. There are international flights to Europe, Hong Kong, Japan, New Zealand, North America, Papua New Guinea and Singapore. In 2004, Brisbane airport handled 14 million passengers.

Darwin

Darwin airport (located 8km/5mi south of the city centre) has the longest runway in the country and operates international flights to Bali, Brunei, Dili, Singapore and Timika. There are domestic flights (from the same terminal as international flights) to most major cities once a day or less frequently. Darwin handles around 1.4 million passengers per year.

Melbourne

Melbourne's Tullamarine airport is located 23km (14mi) north-west of the city centre and is Australia's second-largest airport (after Sydney), handling over 19 million passengers in 2004. Melbourne has tried (with some success) to attract airlines by reducing airport charges and now serves many more international destinations than previously. The Airtrain rail link joins the airport with the city and to the Gold Coast. Melbourne has a second airport at Essendon, between the city and Tullamarine, which operates local flights within Victoria and to Tasmania.

Perth

Perth airport (21km/13mi east of the city centre) is a gateway for services from Asia and Europe. It has international and domestic terminals located on opposite sides of the runway some 10km (6mi) apart by road. Changing flights can be a chore, although many international flights arrive after midnight when there are no connecting domestic flights anyway. Fares to Europe are lower from Perth than elsewhere in Australia and there's a lively market in international tickets. Perth handled just under 6 million passengers in 2004.

Sydney

Sydney's international airport is called Kingsford-Smith (after Australia's pioneering aviator) and is located in the suburb of Mascot, 10km (6mi) south of the city centre. The international and domestic terminals are located 4km (2.5mi) apart on either side of the runway. It's Australia's busiest airport and handles around 25 million passengers per year. It was refurbished and modernised in 1998, when an underground railway link to the city centre was built. A second Sydney airport is planned, although the state government is finding it difficult to find a suitable site.

Other Airports

- **Alice Springs** – Alice airport is 7km (4mi) south of the town centre, from where most flights are to Darwin or Adelaide.
- **Cairns & Townsville** – Cairns and Townsville have international airports which are also connected to Brisbane and other major cities by regular domestic flights.
- **Tasmania** – Tasmania has four main airports: Devonport, Hobart, Launceston and Wynyard (or Burnie), served by domestic flights from the mainland. The only international flights are from Hobart to New Zealand (Christchurch).

Luggage

Checked luggage allowances depend on the route. Qantas's adult passenger allowances (allowances vary slightly with the airline) are as follows:

Route	Piece Allowance	Weight Allowance
Domestic	**Business class:** 3 pieces **Economy class:** 1 piece Total dimensions of each piece must not exceed 140cm (54in)	32kg (70lbs) per piece
Americas	2 pieces Total dimensions of each piece must not exceed 158cm (62in)	32kg (70lbs) per piece

Other	n/a	**First class:** 40kg (88lbs) **Business class:** 30kg (66lbs) **Economy class:** 20kg (44lbs)

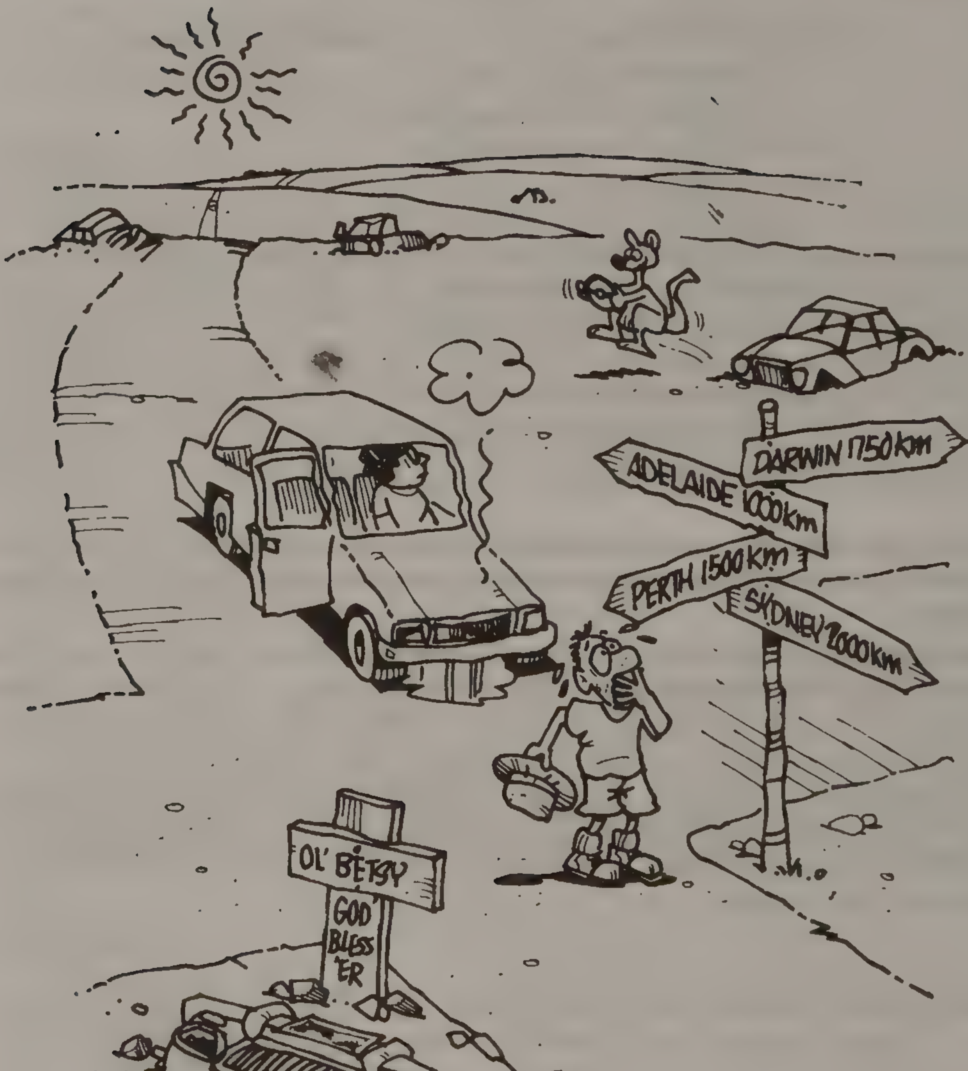
Qantas's hand ('carry-on') luggage allowances are as follows:

Route	**Piece Allowance**	**Weight Allowance**
Domestic	Two 105cm (41in) bags or one 105cm bag and one 185cm (73in) non-rigid garment bag or one 115cm (45in) bag	7kg (15lbs) per piece
International	**First/Business class:** Two 115cm (45in) bags or one 115cm bag and one 185cm (73in) non-rigid garment bag **Economy class:** One 115cm (45in) bag or one 185cm (73in) non-rigid garment bag	7kg (15lbs) per piece

Hand luggage rules are sometimes strictly enforced, and if you try to take too many items or too large an item on board it may be confiscated and put on a later flight.

The luggage allowance on Qantas domestic flights is three bags for first class passengers, two bags for business class passengers and one for economy class passengers. The economy luggage allowance is 30kg (66lbs), but frequent flyers and Qantas Club members receive an additional 10kg (22lbs) allowance.

Most airports have 24-hour luggage lockers, although you should note that after 24 hours, lockers may be sealed to ensure that you pay the excess due. Some airline luggage enquiry offices allow passengers to leave bags free of charge for up to 24 hours.


DARWIN 1750 km
ADELAIDE 1000 km
PERTH 1500 km
SYDNEY 2000 km
OL' BETSY
GOD BLESS 'ER
Jim Watson

11.

MOTORING

Australians are devoted to their cars and (like Americans) rarely go anywhere without them. A survey in 2000 found that 75 per cent of Australians consider their car to be extremely or very important. It's essential to have your own transport in Australia if you live anywhere other than in one of the main cities. Travelling interstate involves vast distances (on the North American scale) and driving in the outback is reminiscent of driving in North Africa. Australians are used to driving long distances and think nothing of driving hundreds of miles to visit relatives or friends for a few days or even a day out. Almost 80 per cent of all goods in Australia are transported by road, and passenger travel is also dominated by road transport, with over 13 million passenger vehicles on the road.

Australian cities are often sprawling (particularly Sydney) and people are inclined to use their cars rather than public transport. However, Australians haven't learned how to co-exist with the motor car in their cities, where parking problems, traffic jams and vehicle pollution are endemic. Traffic congestion and pollution are chronic in Sydney (where it's estimated they will become six times worse in the next 20 years) and Melbourne, where rush hours should be avoided at all cost. There are 'park and ride' facilities in cities to encourage commuters to use public transport, although they aren't widely used (encouraging car pooling is also a hard slog).

Australia has a relatively high traffic accident rate and around 1,700 people are killed and 200,000 injured (22,000 seriously) on Australian roads each year, although the numbers are falling, partly as a result of the widespread introduction of random breath testing and speed cameras, and a reduction in legal alcohol/blood levels. However, levels of alcohol (and drugs) among those involved in fatal accidents remain high. The risk of young males aged 17 to 25 dying on the roads is around three times that of other age groups, and they're five times more likely to die in a car accident than women of the same age. Public holiday periods are the most dangerous times to be on the roads.

Individual states and territories have jurisdiction over driving licences, the registration of motor vehicles and traffic rules, which therefore vary with the state or territory. For specific information, obtain a copy of a state or territory's 'highway code' (it has various names, such as the *Road Users' Handbook* in New South Wales).

If you're going to Australia for a short period, don't forget to take your car insurance policy, foreign licence, international driving permit (if applicable), no-claims discount certificate and records of membership of motoring organisations.

IMPORTING A VEHICLE

Before importing a vehicle into Australia, contact the Vehicle Safety Standards Branch of the Department of Transport and Regional Services (🖳 www.dotars.gov.au) to make sure that the vehicle will meet Australia's safety requirements. If it will, there are three stages to importing a motor vehicle privately into Australia:

1. Obtain a Vehicle Import Approval from the Vehicle Safety Standards Branch of the Department of Transport and Regional Services (☎ 02-6274 7506, ✉ vimports@dotars.gov.au).
2. Pay customs duty (see below), GST (10 per cent) and, where applicable, luxury car tax (usually payable on vehicles valued above around $57,000) and obtain customs clearance at the port of entry.
3. Obtain quarantine clearance from the Australian Quarantine and Inspection Service (AQIS) after the vehicle has arrived at the port of entry (see below for details).

Customs duty varies according to the vehicle's design and value and is subject to change. Contact a customs office before importing the vehicle to enquire how much customs duty it will attract. Tourists and temporary residents can import a motor vehicle for a period of 12 months (longer under certain circumstances) without paying duty, provided that the vehicle is subsequently exported from Australia.

The AQIS inspects all vehicles on arrival in Australia and sometimes requires them to be cleaned, usually steam cleaned, at your expense. This is to prevent the entry of diseases, insect pests and undesirable plants into Australia. To avoid this procedure (and the cost of cleaning), you should remove all soil and other matter from your vehicle (including the underside) before bringing it to Australia. See the AQIS website (💻 www.aqis.gov.au) for further details.

You must complete all customs clearance formalities at the port of entry. This is speeded up if you have the following documents to hand: bill of sale, driving licence, insurance documents, log book, passport, registration papers and service record.

TECHNICAL INSPECTION

In most states and territories, vehicles must pass a periodic technical inspection. For example, in New South Wales (NSW) a vehicle over four years old must pass an inspection every year (fee around $23) before its registration can be renewed. In order to sell a car in Australia, you must have the car inspected within one month of the sale and present the inspection certificate to the buyer.

The technical inspection is carried out by authorised garages and includes checking the brakes, horn, all lights (i.e. brake lights, headlights and indicator lights), seat belts, steering, windscreen wipers and washers, and tyres (which must have at least 1.5mm of tread across the whole surface). If your car passes, you're given an inspection report ('pink slip') which must be displayed behind the windscreen. If your car fails the test, you're given a defect notice ('black slip') listing the points on which it has failed. You can get a defect notice if your car is too noisy, drips oil or blows too much smoke; a car can even be failed if the inspector thinks it's too dirty to test! If you get a defect notice, you may be permitted to drive home or to a garage for repair, depending on why it failed.

The police can stop and test your vehicle at any time and, if you get a defect notice, it must be repaired and officially cleared before you may drive it again. The police affix a yellow sticker (called a 'canary') to your windscreen, which allows you to drive your car home or to a garage for repair (they may also do this to a stationary car, which means that they wish to inspect it). If a red sticker is attached to a vehicle, it means that it's considered to be unroadworthy and may not be driven until it's repaired on the spot or towed away for repair.

VEHICLE REGISTRATION

Vehicle registration (often known as 'rego') must be renewed annually. In addition to road tax, the registration fee includes stamp duty (between 2 and 5 per cent of the vehicle's 'market' value depending on the state) and third party liability insurance, which is compulsory and whose cost is fixed in most states (see **Premiums** on page 280). Registration is the responsibility of the states and territories, and fees vary but are usually $400 to $600 for an average vehicle.

Registration of a vehicle is made with the local state traffic authority, e.g. the Roads and Traffic Authority (RTA) in NSW (see addresses in **Appendix A**). Payment of vehicle registration can be made at the traffic authority's office or at a post office, and a current registration label must be displayed behind your car windscreen; if you lose it, a replacement costs around $20. Motorists who don't pay their rego within a few weeks of it falling due face fines.

The following are required to register a vehicle:

- **Compliance Plate** – Before a vehicle can be registered in Australia, it must be fitted with an Australian compliance plate which indicates that it complies with Australian Design Rules (ADR); for details, see the Department of Transport and Regional Services (DOTARS) website (🖳 www.dotars.gov.au). A compliance plate is fitted automatically to a car manufactured in Australia; imported vehicles must be inspected by a state government motor vehicle registration authority. Before a vehicle can be tested, evidence must be shown that import duty and GST have been paid, as applicable (see page 269).
- **Insurance** – It's necessary to have proof of third party (CTP) insurance (shown by a 'green slip' issued by the insurance company) to register a vehicle in Australia (see page 278).

Number Plates

Number plates (registration plates) are issued by state and territory authorities and must be displayed at the front and rear of cars and at the rear of motorcycles. The registration numbers must be those that are recorded on the vehicle's registration papers. A vehicle may not be parked or driven on a public road without registration, and plates must be returned to the issuing authority when they expire. Each state or territory has coloured plates as shown below:

State/Territory	Colour
ACT	Blue on white
NSW	Black on yellow
NT	Red on white
QLD	Green on white
SA	Green on yellow
TAS	Blue on white
VIC	Dark blue on white
WA	Black on yellow

There are also commercial, diplomatic, official and personalised registration plates with different colours. If you move to another state, you must reregister your vehicle.

Change of Ownership

If you buy a second-hand car, the previous owner must sign the back of the registration document, which you must take with the technical inspection certificate, if applicable (see page 269), to the motor registry (the state government department concerned with the registration of motor vehicles, listed in the phone book). The change of ownership must be registered with the state authority and a registration transfer fee paid (between around $14 and $25, depending on the state), plus stamp duty of around 2 to 5 per cent, depending on the state. When a vehicle is bought or sold, the CTP insurance (see above) transfers to the new owner until the registration expires.

BUYING A CAR

The cost of labour and parts for even the least expensive family cars can be very high in Australia, so it may pay to buy a car with a long or extended warranty. Popular, locally-manufactured cars are best if you don't want high repair bills (spares and servicing for some German and Japanese cars are astronomical).

Air-conditioning is standard on most cars in Australia and is essential for anyone who spends much time behind the wheel. It certainly isn't a luxury when you're stuck in a traffic jam in summer or on long-distance trips in the outback. A basic air-conditioning unit costs from around $2,000 (installed) for a small family car, but air-conditioning decreases power and increases fuel consumption; not that fuel consumption is considered very important in Australia, where petrol is much cheaper than in many other countries.

Information regarding the purchase of both new and used cars is published by Australian motoring organisations (see page 305); the National Roads & Motoring Association (NRMA) website (🖳 www.mynrma.com.au) has plenty of information. New and used car guides are available, including the *New Car Buyer's Guide*, the *Used Car Buyer's Guide* and Universal's *New 4WD Guide*.

New Cars

New cars generally cost slightly more in Australia than in most European countries and up to twice as much as in the US, particularly imported cars, on which there's a hefty import tariff (although it was reduced from 15 per cent to 10 per cent on 1st January 2005 and Australia is pledged to reduce or abolish import duty and tax). For example, a small five-door, four-cylinder saloon costs from around $17,000 and a six-cylinder model from around $33,000.

A number of foreign manufacturers make or assemble cars in Australia, including Ford, Holden (General Motors), Mitsubishi, Nissan and Toyota, which comprise over 75 per cent of the new car market, although other Asian manufacturers are starting to establish a foothold. Ford and Holden models are among the most popular and consequently the cheapest for spares and repairs. The Holden Commodore is rated as one of Australia's best family cars, followed by the Ford Falcon, Mitsubishi Magna and Toyota Camry. Local models are often different from those available in other countries, as manufacturers style their cars according to what the local market demands (Australians are proud of their 'unique' cars, particularly old Holden models).

Australians are traditionally fond of big, six-cylinder cars, whose engines last longer and aren't as likely to overheat as four-cylinder engines on long runs. Four-wheel-drive (4WD) cars are especially popular in country areas and retain their value well, although the running costs (fuel and maintenance) are around 30 per cent higher than those of two-wheel-drive cars. Station wagons or estate cars are also popular and are sometimes chosen in preference to a 4WD in suburban areas.

Used Cars

Used cars can be excellent value in Australia, particularly low mileage cars less than a year old, where the savings on the new price can be as high as 25 per cent (the minute a new car leaves the showroom, it's usually worth 10 per cent less than the purchase price). Some models (e.g. luxury models) depreciate much more quickly than others and many are excellent secondhand buys. Australians tend to keep their cars longer than people in many other countries, the average age being around ten years.

If you want an old reliable car, it's best to buy a Ford Falcon or Holden Commodore, which are engineered to survive Australia's rough outback roads, and have strong six-cylinder engines and relatively inexpensive parts that are easy to obtain. Second-hand parts for most older Australian-made cars can be picked up cheaply from car breakers' yards throughout the country. Station wagons and panel vans are popular among travellers, as you can put a mattress in the back for sleeping. Imported cars (e.g. German and Japanese) are generally considered more reliable than Australian-built cars, although they're also much more expensive. Expect to pay from $1,000 for an old 'banger' (which should, however, be mechanically reliable) and from around $5,000 for a decent second-hand car that should last a number of years.

It's important to contact the state Registry of Encumbered Vehicles (☎ freecall 1800-814762), which can tell you if a car is under finance or has been stolen or if there are any outstanding fines (e.g. parking) against it (when you buy a car, you assume responsibility for any outstanding fines). The small fee levied could save you $thousands. Australian motoring organisations (see page 305) will check a car before you buy it for a fee of around $199 if you're a member or around $239 if you're not (NRMA prices in 2005). Alternatively a 'mobile' mechanic will do it for around $70.

As an alternative to buying privately or from a dealer (see below), it's possible to buy at auction, although this isn't recommended unless you're an expert mechanic.

Dealers

Like most countries, Australia has its share of dodgy used car dealers, who employ every underhand trick in the book when selling to unsuspecting buyers. It isn't unknown for salesmen to add details to an agreement after you've signed it, so make sure that everything is completed before signing and obtain a copy. Never sign a form with some details left blank (such as the price, repayment period and payments), which is like signing a blank cheque! Avoid signing a purchase form that's subject to a 'satisfactory technical inspection', as this may mean that you're obliged to accept a vehicle with a host of minor faults.

The Property Agents and Motor Dealers Act, 2000 came into effect on 1st July 2001, establishing trading standards for used car dealers, who are now required to adhere to a code of conduct. All cars sold by licensed dealers must display a 'statutory warranty', which guarantees that cars are free from defects and that any defects occurring during the warranty period will be repaired free of charge. Warranty periods are three months or 5,000km for cars under ten years old or with under 160,000km on the clock, and one month or 1,000km for cars over ten years old or with more than 160,000km on the clock. Under the new law, buyers have a 'cooling-off' period (until 5pm of the next working day), may take the car for a test drive and have it independently inspected. They also have the option of a 'complaint resolution process'. However, if you decide to use the 'cooling-off' period you must pay a deposit of up to $100, which you lose if you decide not to buy.

It's always best to buy a used car from a dealer who is licensed by the state business licensing authority, who is bound by the Auctioneers and Agents Act, and, preferably, who is a member of a motor traders association; the Motor Trades Association of Australia (MTAA) is the major national body and there are state/territory associations. If there's any question about a car's history (e.g. it's stolen, still under finance or not as it appears), a licensed dealer must rectify the problem.

When you buy from a car dealer, he usually helps you with the paperwork and provides a technical inspection certificate and warranty, which is compulsory in most states. A dealer may also include free membership of a local motoring organisation. Always carefully check what's included or excluded from a used car warranty, as many contain a number of conditions, which, if you don't adhere to them, void the warranty. However, if you buy a car in Sydney and break down in Perth the warranty won't be of much use!

A number of dealers in the major cities specialise in selling cars to travellers. Although they may operate from insalubrious premises (they're generally known as car yards), most are honest, as their reputation depends upon it. Many offer to buy vehicles back at an agreed price (provided you don't wreck them), which is usually 50 per cent of the price paid. However, dealers may try to knock down the buy-back price by finding fault with the car, even when it has been agreed in writing. If this happens, you may get a better deal selling it privately (you should get around two-thirds of the price paid after six to nine months, provided you didn't pay too much). Obviously a buy-back deal is feasible only if you're returning to your starting point.

Buying Privately

Purchasing privately usually means you have less potection (such as a statutory warranty) than when buying through a dealer or at auction. To sell a car legally in Australia, the seller must have it inspected (see **Technical Inspection** on page 269) within a month of the sale and present the inspection certificate to the buyer. If you're buying privately, you should therefore only buy a car that carries a valid 'pink slip'. It's obviously best to buy a car whose annual registration (see page 270) isn't about to expire. Stamp duty is payable as a percentage (between two and five depending on the state) of the declared purchase price.

Car Markets: Cheap cars can be purchased through car markets in most cities, where owners gather to sell their vehicles. For example, in Sydney you can buy or sell a vehicle at the Kings Cross Car Market, which is dedicated to travellers buying and selling cars and campervans. One of the advantages of buying from travellers is that they may include camping equipment, spares and other useful items in the price. You can also pick up cars registered in a state other than the one where it's being sold, which can be good buys, particularly if you plan to sell in the state where the vehicle is registered.

Publications

The best days for car advertisements in local newspapers are Wednesdays and Saturdays. There are also advertisements in publications such as the *Trading Post* (Sydney) and car magazines. You can also buy other state newspapers, although it's rarely worth travelling far to inspect a car unless it's a rare model or exceptional value. Deciphering used car advertisements can be difficult unless you speak 'Australian', e.g. a panel van is a van with no rear windows and only front seats, and a ute is a utility or pick-up truck (an open-backed van).

SELLING A CAR

The main points to note when selling a car are:

- If you're planning to sell your car, it must usually undergo a technical inspection one month before the sale and you must give the inspection certificate ('pink slip') to the prospective buyer. It's illegal to sell a car in an unroadworthy condition, unless you're selling it as a non-runner without an inspection certificate.
- Never describe a car as being in a better condition than it is. If it's subsequently found to have faults, you could be liable to reimburse the buyer or pay for repairs.
- A potential buyer shouldn't test drive your car unless he's covered by your or his own insurance. You're responsible if someone drives your car with your permission and has an accident.
- You must notify the motor vehicle registration office by completing the appropriate part of the vehicle registration papers. The new owner of the car must also register his ownership with them (this is intended as a cross-check of ownership).
- You must sign the back of the registration paper and give it to the buyer.
- When a vehicle is sold, the CTP insurance (see page 278) transfers to the new owner with the registration until it expires.
- If you have more than CTP insurance, inform your insurance company. Either cancel your insurance or transfer it to a new car. If you cancel your insurance, however, even for a short period, this may affect your no-claims discount when you take out insurance on a new car.
- If you're selling your car privately, you should insist on cash. It's usually a formality for the buyer to accompany you to your bank and make a cash transfer on the spot. There are confidence tricksters (crooks) who, given half a chance, happily give you a dud cheque and drive off with your car. If someone insists on paying by cheque, you should **never** allow them to take your car until the cheque has cleared. Don't allow a dealer or car auctioneer to take your car until a cheque has cleared, as cheques sometimes bounce after companies have ceased trading.
- Include in the receipt that you're selling the car in its present condition (as seen) without a guarantee, the price paid and the car's kilometre reading. The new owner may ask for a declaration in writing that the car is accident-free, which applies to major accidents that have caused structural damage and not slight bumps.

- The buyer must pay stamp duty, which is based on the declared selling price of the vehicle.

You can advertise a car for sale on free local notice boards, in local or national newspapers (Wednesdays and Saturdays are best), and in motoring magazines. The best place to advertise a car depends on its make and value. Cheap cars are probably best sold in local newspapers, while expensive vehicles and collectors' cars are often better advertised in the motoring press or in national newspapers such as *The Australian*. Buyers are prepared to travel a long way to view a car that appears good value (if nobody phones, you know why). It's usually difficult to sell a vehicle outside its 'home' state (i.e. where it's registered), as it must undergo a new inspection and receive new registration plates and papers. For this reason, if you sell a car in a state other than where it's registered, you normally receive less than its market value.

DRIVING LICENCE

The minimum age for driving a car or motorcycle varies between 16 and 18 according to the state or territory and all drivers must have a valid licence. There are heavy penalties in Australia for driving without a licence (or with an expired licence), including fines of between $300 and $4,000, a prison term of up to six months and a ban from driving for a period.

Most foreign licences are valid for a year in Australia, although it's usually worthwhile obtaining an international driving permit, particularly if your national licence doesn't contain your photograph (e.g. an old British driving licence). If a foreign licence isn't written in English, an official translation must be obtained. This can be done in Australia by the local state Community Relations Commission or the Department of Immigration and Multicultural and Indigenous Affairs. Your driving licence, translation and passport must be carried when driving.

If you're a resident of Australia, you must have a licence issued by the state or territory where you're resident, and if you move state or territory you must obtain (not just apply for) a new licence and return your old licence within three months. The same applies to foreign licence holders coming to Australia as permanent residents.

Previously, states determined their own licence categories, but in November 1988 nationally agreed common licence classes were introduced, as follows:

- **Category C** – The basic licence permits you to drive a motor car or vehicle with a maximum of 12 seats (including the driver) weighing less than 4.5 tonnes.
- **Category LR** – A category LR licence is required to drive heavy goods vehicles and vehicles with more than 12 seats. You must have held a C licence for at least one year to qualify for an LR licence.
- **Category R-Date** – A category R-Date licence is required to ride a motorcycle of up to 250cc.

- **Category R** – An R licence is for any motorcycle.

Each class of licence exists in three levels, distinguished by their colour: learner's licence (green), provisional licence (red) and unrestricted licence (silver or gold). A silver licence is issued for one or three years after you first pass your test; after five years, you qualify for a gold licence, which is valid for a further five years. A New South Wales driving licence costs $36 for one year, $87 for three years or $117 for five years (prices are similar in most states).

To obtain a driving licence, in most states you must go to the motor registry.

- Provide your foreign licence (with an English translation if necessary), which is photocopied and returned.
- Prove your identity, e.g. with a passport and another document such as a credit card or an account card from a bank, building society or credit union.
- Provide proof of your address.
- Pass an eyesight test and, in certain cases, a medical examination, e.g. sufferers from diabetes and epilepsy.
- Pass a written road knowledge test (unless you hold a licence from an exempt country, which includes most EU states, the US, Canada and Japan), costing $32.
- Pass a driving test (unless you hold a licence from an exempt country). A driving test costs $40 or around $100 if you use a driving school vehicle (check in advance as fees can be excessive).
- Pay the fee (see 💻 www.rta.nsw.gov.au for an up-to-date list of fees).

If you fail the road knowledge test, you can take it again (e.g. on the next working day) and you're only asked the questions that you got wrong. If you hold a foreign licence and fail the Australian driving test, you can no longer drive in Australia until you pass it. You must first obtain a learner's licence, which allows you to drive while supervised by a licensed driver with a clean licence (no demerit points – see below) who has held a licence for at least seven years.

If you pass the test but have held a foreign driving licence for less than a year, you're eligible only for a provisional licence. This means that you must display a 'P' plate (front and rear) on your vehicle at all times and are restricted to lower speeds (maximum 80kph/50mph), a reduced alcohol/blood level (0.02g per 100ml) and are permitted to accumulate a maximum of only three demerit points (see below) during the term of your licence.

If your last licence expired over five years ago or you're over 85 years of age and fail a driving test, you may be required to return to learner's status. Learners must take a written road knowledge test before taking a practical driving test. They must display an L plate until they've obtained a provisional licence. In some states, learner drivers must keep a logbook (teenagers are supervised by their parents) to prove that they've gained experience driving in a range of conditions and that their training period has extended to a year (a three-month L-plate period applies in many states).

The state RTAs publish information about obtaining driving licences, e.g. *Licence to Drive*, and a *Guide to DART* (Driving Ability Road Test) in NSW, which are available from local motor registries.

Fines & Demerit Points

Fines as well as demerit points are issued for traffic and driving infringements, depending on the severity of an offence. Demerit points range from one (e.g. failing to dip your headlamps) to six points (exceeding the speed limit by over 45kph/28mph), although most offences carry three demerit points. A list of the infringements and consequent demerit points is provided in a state's *Road User's Handbook*. If you accumulate a certain number of demerit points within a limited period (usually two years), your licence may be revoked. The number you need to accrue in order to be banned from driving depends on the type of licence you carry. If you accumulate 12 points, your licence is usually cancelled for a minimum of three months. You should check with the RTA for the point limit of the type of licence you carry. Your licence can also be cancelled for up to five years (and you can be imprisoned) for serious offences, such as failing or refusing to take a breath test (see page 294), failing to stop after an accident in which someone has been injured or killed, and exceeding the speed limit by over 45kph (28mph).

CAR INSURANCE

Car insurance is available from numerous Australian insurance companies (see page 337). Foreign insurance policies aren't valid in Australia, and all vehicles operated there must be insured with an Australian company. Note that it can be difficult to insure some imported vehicles that aren't sold in Australia.

Four categories of car insurance are available in Australia (detailed below): third party or 'bodily injury', which is compulsory in Australia and known as CTP (for compulsory third party insurance); third party property; third party, fire and theft; comprehensive. Any insurance policy can include other people to drive your car (either named or unnamed). Separate passenger insurance is usually unnecessary, as passengers are automatically covered by all Australian motor insurance policies. You must ensure that you state any previous accidents or driving offences when applying for car insurance, or your insurer can refuse to pay out in the event of a claim.

Third Party

The minimum insurance cover required by law is third party, usually referred to as compulsory third party (CTP) or 'green slip', which is required in all states and territories. CTP covers only bodily injury to third parties (including injuries caused by passengers) and doesn't cover damage done to third party property, for which third party property insurance is required (see below). Under common law, compensation is paid for both economic loss (medical costs and loss of earnings) and non-economic loss (e.g. pain and suffering), if applicable.

Your 'green slip' must be produced when registering a vehicle. When a vehicle is bought or sold, the CTP insurance transfers to the new owner until the registration expires. CTP is included in a car's annual registration fees, but in the case of imported vehicles (which are exempt from the first year's rego insurance) it must be independently arranged. **Third party only insurance isn't recommended, as you could be faced with a huge bill if you damage someone else's property.**

Third Party Property

Third party property (TPP) cover protects you against liabilities for damage caused to other third party property in an accident, e.g. if you damage another car or knock down a fence. TPP usually includes a provision of up to $3,000 for your own car if it's damaged by an uninsured driver (but you must be able to identify the driver).

Third Party, Fire & Theft

Known in some countries as 'part comprehensive', third party fire and theft (TPF&T) cover includes third party cover (to people and property) and loss of or damage to your car and anything fitted to it caused by fire, lightning, explosion, theft or attempted theft. It usually covers breakage of glass. The amount you can claim may be limited, e.g. to $5,000, unless otherwise agreed when you take out a policy. Bear in mind that it isn't unusual for a car to overheat and catch fire in Australia so, unless you're driving a worthless heap, it pays you to have TPF&T insurance (and carry a fire extinguisher!). Note also that TPF&T may not cover all your belongings (e.g. if you're travelling around Australia in a camper van containing all your 'worldly possessions'). **TPF&T insurance is offered by only a few insurance companies in Australia.**

Comprehensive

Comprehensive insurance covers you for all the risks listed under the CTP and TPP above, plus breakage of glass (e.g. windscreen replacement), damage to your car, medical expenses, personal accident benefits and theft of contents. It also usually includes damage due to natural hazards, e.g. storm damage, but **not** loss or damage due to fire and theft, which are subject to an additional premium. Extra cover may be included free or for an additional fee, e.g. the cost of hiring a car if yours is involved in an accident or stolen, legal assistance, no-claims discount protection, and extra cover for a car stereo or telephone. Clothing and personal effects, medical expenses and personal accident cover are usually included in comprehensive policies.

Comprehensive insurance may also cover you against loss when your car is in a garage for service or repair.

Check a policy for any restrictions: for example, you may not be covered against theft if your car isn't garaged and locked overnight. Comprehensive insurance can be extended to include other vehicles not belonging to or hired to the policyholder, and it generally covers you for third party risk when you're driving a car that doesn't belong to you. Most lenders insist on comprehensive insurance for leasing, contract hire and hire purchase agreements.

Premiums

The cost of CTP insurance (which is included in your annual registration fee – see page 270) is fixed in most states, but charges vary from state to state, e.g. $154 in South Australia and $385.85 in ACT (reduced from $399.45 in October 2004 – a rare example of an insurance premium reduction!). The exception is NSW, where the cost can vary considerably (so shop around).

Other insurance premiums vary considerably. The most important factor influencing premiums is a car's insurance class (although not all insurers place cars in the same class), which is calculated according to the new cost, the cost of spare parts and labour, repair times, and the car's performance. In addition to the car's insurance class, other factors affecting the premium include:

- The type of insurance cover required.
- The make and type of car.
- The age and value of the car.
- Your age, occupation and sex (women drivers usually pay lower premiums as they have fewer accidents).
- What you use your car for (e.g. business or pleasure);
- The number of miles you do per year (some policies offer reduced rates for those who do low mileage).
- Your driving experience and driving record (e.g. demerit points or loss of licence).
- Your accident record and no-claims discount (see page 281).
- Who will drive the car besides the owner.
- Your health (you may be required to pay an excess if you suffer from epilepsy or diabetes).
- Where you live (see below) and whether your car is garaged overnight.
- Any extras you require, such as a protected no-claims discount.

Australian cities and states are divided into zones, and premiums are much higher for those living in inner cities than for those in outer suburbs and rural areas. Driving conditions are more hazardous in cities (owing to the high volume of traffic), and there's also usually a high risk of theft. Some insurers insist that a car (particularly a high-risk car) has an engine immobiliser. Drivers who have lost their licence for drunken or dangerous driving must usually pay a much higher premium for a number of years.

For a small extra premium, most insurance companies provide cover for legal costs arising from road accidents (this is also available separately from Australian motoring organisations but is more expensive). If you cannot live without a car, ensure that your policy pays for car hire in the event of an accident or your car being stolen (or that you have separate 'uninsured loss' insurance to cover this). 'Mobility' insurance is available to pay for the cost of alternative transport after losing your licence for a motoring offence, medical revocation of your licence or being unable to drive owing to injury.

It's important to shop around and obtain quotations from a number of insurance companies when obtaining or renewing insurance (including direct insurance companies who sell policies over the telephone), as quotes can differ by $hundreds!

Excess

With comprehensive insurance, you must usually pay a standard excess (deductible) of $100 to $400 when you make a claim. Drivers under 25, inexperienced drivers (holders of a licence for less than two years) and drivers with a bad accident record must usually pay a larger excess. You're usually also required to pay an excess, e.g. $50, if you make a claim on your windscreen cover (which normally covers all glass), but this doesn't affect your no-claims discount.

No-claims Discount

A foreign no-claims discount (or bonus) is usually valid in Australia, although some Australian insurance companies won't accept a no-claims discount earned overseas with a foreign insurance company. You must provide written evidence from your present or previous insurance company, not simply an insurance renewal notice. Some insurance companies offer an introductory discount. The no-claims discount offered by insurance companies is typically 20 per cent (one year), 30 per cent (two years), 44 per cent (three years), 50 per cent (four years) and 60 per cent (five years), which is usually the maximum. Some companies provide an extra no-claims discount for experienced motorists with a clean licence and an accident-free driving record.

Normally, when you make a claim you lose two years' no-claims discount, even if the claim is for fire or theft, so it's sometimes cheaper to pay for minor repairs yourself. Damage to glass doesn't affect your no-claims discount, but you're usually required to pay the first $50 or $100 of a claim. Most insurance policies offer a protected no-claims discount policy or allow you to insure your no-claims discount. This means that you can usually make one 'at-fault' claim within a certain period (e.g. three years, or two claims within five years) without losing any of your no-claims discount. If you're uninsured (i.e. don't drive) for longer than two years, you usually lose your entire no-claims discount.

If you insure two or more vehicles, you can claim a no-claims discount on only one vehicle, although you may be given a discount on the premium for the other vehicles.

Payment & Terms

Motor insurance policies are valid for a year from the date you're first insured. You must usually pay in advance, although some companies allow you to pay in instalments either monthly, quarterly or half-yearly by direct debit from a bank account, possibly without incurring an additional charge (if there's an extra charge, check the interest rate). Initially you receive a 'cover note' to prove that you're insured until your insurance certificate is issued. Check that the details in the cover note are correct, particularly the type of cover required and the date and time it commences. Towards the end of your insurance period, you receive a renewal notice.

You can change your insurance company and policy whenever you like in Australia, for example by giving seven days' notice and returning the certificate, whereupon you receive a portion of your premium back, provided you've made no claims. **If you don't renew your policy by the due date, however, your cover ceases automatically.** If you're staying in Australia for a short period, you can usually take out a fixed-period policy, e.g. for three or six months, although this may be more expensive than cancelling an annual policy and obtaining a refund.

MOTOR BREAKDOWN INSURANCE

Breakdown insurance for cars and motorcycles is available from Australian motoring organisations (see page 305), which also offer travel insurance for motoring holidays and other types of insurance.

RULES OF THE ROAD

Each state and territory has its own driving laws, although in general the variations are minor. The road rules detailed below apply in most states of Australia. However, it's essential to familiarise yourself with the local idiosyncrasies in the law by obtaining a copy of a state or territory's 'highway code' (such as the *Road Users' Handbook* in NSW) from the relevant local authority (e.g. the RTA in NSW) or motoring organisation. Handbooks contain advice for all road users, including motorcyclists, motorists and pedestrians. The NSW handbook is available in Arabic, Chinese, Croatian, English, Greek, Korean, Japanese, Serbian, Spanish, Turkish and Vietnamese. A *Heavy Vehicle Drivers' Handbook* and a *Motorcycle Riders' Handbook* are also published in NSW. The Australian Automobile Association (AAA – see page 305) publishes a free booklet, *Motoring in Australia*, which contains sections in English, French, German, Japanese and Spanish.

Among the many strange habits of Australians is that of driving on the left-hand side of the road, which they inherited from the British. You may find this a shock if you come from a country where people drive on the right; however, it saves a lot of confusion if you do likewise. It may be helpful to have a reminder (e.g. 'think left!') on your car's dashboard. Take extra care when pulling out of junctions and one-way streets and at roundabouts. Remember to look first to the **right** when crossing the road on foot. If you're unused to driving on the left, you should be prepared for some disorientation (or even terror), although most people have few problems adjusting to it.

If you needed spectacles or contact lenses to pass your sight test, you must always wear them when driving. It's wise to carry a spare pair of glasses or contact lenses in your car.

Cyclists & Motorcyclists

Be particularly wary of cyclists, moped riders and motorcyclists. It isn't always easy to see them, particularly when they're hidden by the blind spots of a car or when cyclists are riding at night without lights. **When overtaking, ALWAYS give them a wide . . . WIDE berth.** If you knock them off their bicycles, you may have a difficult time convincing the police that it wasn't your fault; far better to avoid them (and the police).

Documents

You're required by law to carry your car or motorcycle registration papers and your driving licence (including an international driving permit if required) when driving in Australia.

Junctions

At crossroads and junctions (intersections) in Australia where no right of way is assigned, traffic coming from the right has priority (as in continental Europe). At major junctions, right of way is always indicated by a 'GIVE WAY' (yield) sign or a 'STOP' sign. There are also usually road markings. When faced with a stop sign, you must stop completely (all four wheels must come to rest) before pulling away, even if you can see that no traffic is approaching. At a give way sign, you aren't required to stop, but must give priority to traffic already on the road you're joining. You must also give way to traffic on your right when joining a major road from a slip road. In Queensland, motorists must give way to buses pulling out into traffic in towns (i.e. in a 60kph/37mph zone).

Level Crossings

Railway level crossings are dangerous places, especially where there are no booms, flashing lights or gates (a common phenomenon in rural areas). There are usually warning signs ahead of crossings. You must stop at a crossing when:

- There's a stop sign.
- There's a gate or boom across the road.
- Red lights are flashing.
- A railway employee signals you to do so.
- You're carrying dangerous, explosive or flammable goods.
- A train is approaching!

Where there are booms, flashing lights or gates, cross only when signals aren't flashing and gates or booms are fully open.

Lights

Headlights must be used when driving between sunset and sunrise or at any time when there's insufficient daylight to be able to see a person wearing dark clothing at a distance of 100m. It's illegal to drive on side (parking) lights in Australia, and headlights must usually be dipped (low beam) when driving in built-up areas where there's street lighting. Headlights must also be dipped within 200m of an approaching vehicle, immediately an oncoming vehicle has dipped its headlights and when travelling less than 200m behind another vehicle. If you happen to be riding a camel on a road at night in Broome (WA), you must have a rear light!

Headlamp flashing has only one legal use – to warn another vehicle of your presence, although most people use it to give priority to another vehicle, e.g. when someone is waiting to pull out of a side road. It's illegal in some states to warn other vehicles that they're approaching a speed trap or police road block by flashing your lights (although many drivers do it).

Hazard warning lights (all indicators operating simultaneously) should be used to warn other drivers of an obstruction, e.g. an accident or a traffic jam on a main road.

Offences

A conviction for most motoring offences results in a fine and demerit points on your licence, which, if you collect enough, results in the suspension of your licence for a period (see **Demerit Points** on page 278). Marginal speeding and other minor offences (such as not having your driving licence) are usually dealt with by on-the-spot fines (officially called 'Traffic Infringement Notices'), which have increased considerably in many states in recent years and can be $250 or more. Residents can pay an on-the-spot fine within 28 days and aren't required to go to court. If you think you haven't committed an offence, you can contest a fine or prosecution in a court of law, although it isn't usually worthwhile unless you have incontrovertible proof of your innocence. In Western Australia, the licence of a motorist is automatically suspended until a fine is paid and goods (such as a car or furniture) can be seized in lieu of unpaid fines. This move is followed by a community service order, with jail as a last resort (although the system has proved a success, other states have been reluctant to follow suit). See also **Speed Limits** on page 288.

Overtaking

It's usually illegal to overtake on an inside lane unless traffic is being channelled in a different direction. However, overtaking on the inside ('undertaking') is permitted in some states on a highway with three or more lanes in each direction. In Australia, the right-hand lane isn't usually just for overtaking and, although you should keep to the left, it isn't obligatory. Motorists must indicate before overtaking **and** when moving back into an inside lane after overtaking, e.g. on a dual-carriageway or highway.

Pedestrian Crossings

Always approach pedestrian crossings with caution and don't park or overtake another vehicle on the approach to a crossing (usually shown by zigzag lines or a large white diamond). At some crossings, a flashing amber light follows the red light, to warn you to give way to pedestrians before proceeding. **Pedestrians have the legal right of way once they've stepped onto a crossing without traffic lights, and you must stop. Motorists who don't stop are liable to heavy penalties.** Where a road crosses a public footpath, e.g. at the entrance to a property or car park, motorists **must** give way to pedestrians.

Road Markings

White or yellow markings are painted on the road surface in towns and cities, e.g. arrows to indicate the direction traffic must go in a particular lane. White lines mark the separation of traffic lanes. You should stay in the centre of the lane in which you're driving and, where there are no lane markings, keep to the left side of the road. In many cities, there are transit lanes (indicated by roadside signs) in operation during rush hours, e.g. 6 to 10am, Mondays to Fridays, which may be used by bicycles, buses, emergency vehicles, motorcycles and taxis. A passenger vehicle may use these lanes **only** if it's carrying one or two passengers (real passengers, not dummies!), e.g. in NSW a passenger vehicle in a T2 lane must have at least one passenger and in a T3 lane at least two passengers. Otherwise these lanes may be used only if you intend to make a turn within 100m. There are also 'BUS ONLY' lanes in cities.

A solid single line or two solid lines between lanes travelling in opposite directions means no overtaking in either direction. A solid line to the left of the centre line, i.e. on your side of the road, means that overtaking is prohibited in your direction. You may overtake only when there's a single broken line in the middle of the road or double lines with a broken line on your side of the road. Double lines may be crossed when making a right turn in some states, but not in others, and U-turns are usually prohibited across any unbroken centre line even if associated with a broken line.

Roundabouts

On roundabouts (traffic circles), vehicles on the roundabout (coming from the right) have priority over those entering it. Traffic flows clockwise round roundabouts and not anti-clockwise, as in countries where traffic drives on the right. Some roundabouts have a filter lane which is reserved for traffic turning left. You should stay in the lane in which you entered the roundabout, follow the lane markings to leave and signal as you approach the exit you wish to take. There are many roundabouts in Australia, which, although sometimes rather a free-for-all, speed up traffic considerably and are usually preferable to traffic lights, particularly outside rush hours (although some busy roundabouts also have traffic lights).

School Buses

You must drive slowly near school buses and give way to children crossing the road. When loading and unloading children, school buses flash orange lights at the front and rear, and may also display a 'GIVE WAY' sign at the rear. Lights remain flashing for around 30 seconds, after which the doors close and the bus moves off.

Seatbelts

Seatbelts must be worn by all front and rear seat passengers when fitted, and children must be properly restrained by an approved child restraint or adult seatbelt if fitted; in the absence of an approved restraint or seatbelt, they must travel in the back seat. In Victoria, a child under the age of one year isn't permitted to be carried without being properly restrained in any vehicle required to have child restraint anchorages; the exceptions are taxi cabs, vehicles registered in another state or territory, and cases when there isn't an unoccupied seat.

In all states, children aged 1 to 13 must use an approved child seat that meets the relevant Australian standard or a firmly adjusted adult seatbelt when available. A child must **never** travel in the front seat without using a child restraint or seatbelt, even when the back seat is full. If all available restraints in a car are in use, children may travel unrestrained (although this is **extremely** unwise).

Seatbelts or restraints must be approved (to the requisite Australian standard) and be appropriate for the age and weight of a child, as follows:

- Under six months (weighing less than 9kg/20lb): a rear-facing baby seat with built-in harness in either the front (but not when the front seat is fitted with an air bag) or rear of a car.

- From around six months to five years (from around 8kg/18lb to 18kg/40lb): a rear-facing seat or, if there's insufficient space, a front-facing restraint with built-in harness.
- From around three to ten years (around 14kg/31lb to 32kg/71lb): a child safety harness, which should be used where only a lap belt is available.

A booster seat or cushion can be used in the front or rear seats with an adult three-point (sash) seatbelt or in a rear seat with a child harness. Special harnesses and belts are also available for the disabled. **All belts, harnesses, restraints and seats must be correctly fitted and adjusted, or they may be useless (many child seats are wrongly fitted).** It's the driver's responsibility to ensure that children are properly restrained.

Around one in five drivers killed in accidents in Australia wasn't using a seatbelt, and drivers not using seatbelts are three times more likely to be killed than those using them. In addition to the risk of death or injury, you can receive a fine for ignoring the seatbelt laws (and also lose three points on your licence) and for each unrestrained child under 14. The fine varies from state to state, e.g. $150 in Western Australia. If you're exempt from using a seatbelt for medical reasons, a safety belt exemption certificate is required from your doctor. More information can be obtained from motoring organisations and 'Motor Vehicle' authorities.

Signs

Apart from the international octagonal 'STOP' sign (white on red) and the triangular 'GIVE WAY' sign (black on white with a red border), most Australian road signs don't follow international standards; the different types of sign can usually be distinguished as follows:

- Speed limit signs (in kilometres per hour and not miles per hour), e.g. in NSW white rectangular signs indicate the speed limit in black numerals within a red circle. In addition to mandatory speed limits, there are often signs indicating advised limits, e.g. when approaching a sharp bend, which aren't compulsory.
- Warning signs telling you that there may be dangers ahead are usually diamond shaped with black or red diagrams (such as a kangaroo) on a yellow background.
- Regulatory signs giving instructions (in words) that must be obeyed are usually rectangular with black letters on a white background (some also have red markings).
- Highway signs giving information about the start, end and exits from highways.
- Some parking signs are green on white.

In Melbourne, to accommodate the city's trams, a special rule applies at junctions where there's a 'RIGHT TURN FROM LEFT ONLY' sign (known locally as the 'hook turn') accompanied by curved broken lines on the road surface. At these junctions you must keep to the left lane and wait until you get a green light to make a right turn.

Other types of sign include those used in rural areas to indicate where livestock can be expected on or near roads (you must slow or stop as required and can be fined for disobeying signs) and temporary signs used at roadworks. The most important signs are shown in a state or territory's road users' handbook. Signs may be emphasised by painted warnings on the road.

Speed Limits

The following speed limits are in force for cars and motorcycles throughout Australia, unless indicated otherwise by a sign (see above): 50kph (31mph) in residential areas; 60kph (37mph) in built-up areas and 100kph (62mph) on highways. In Western Australia the speed limit is 110kph (68mph) on country roads and highways, and in Northern Territory there's no speed limit outside built-up areas, although speeds are severely limited on most roads by potholes and ruts. Learners and provisional licence holders and drivers towing a caravan, trailer or another vehicle are limited to 80kph (50mph), even when a higher limit is in force.

In some urban areas, there are zones with lower speed limits, including shared traffic zones, where pedestrians, bicycle riders and other vehicles all use the road (e.g. 10kph/6mph); school zones, which have reduced speed limits on school days during school hours (e.g. 25kph/15mph or 40kph/25mph); and local traffic zones (40kph/25mph). However, after a court case and intervention by the federal Transport Minister, state governments were declared not to have the power to impose fines for speeders in a 25kph/15mph speed limit school zone (after thousands had already been fined).

In some residential areas there are speed humps (known as 'sleeping policemen' or 'traffic calmers' – although they certainly don't calm drivers!), designed to slow traffic. They're sometimes indicated by warning signs and, if you fail to slow down, it's possible to damage your suspension or even turn your car over.

Speed limits are rigorously enforced in Australia and police employ radar units and speed cameras to identify speeders. Light planes and helicopters are used to spot speeding vehicles on interstate highways, where white lines may be painted on the road surface to help aerial police calculate speeds (by timing a vehicle between lines). Radar detectors are illegal in all states except Western Australia, and you can be fined up to around $750 for using one (it's also confiscated). However, they're in widespread use throughout Australia. If an oncoming vehicle flashes his headlights at you, it may be that he has spotted a radar trap and is warning you.

Marginal offences are usually dealt with by on-the-spot fines, which can run into $hundreds. You can also 'earn' demerit points on your licence (see page 278) and be disqualified from driving for a period. In NSW the number of demerit points you receive depends on the amount by which you were exceeding the speed limit, as follows:

Amount Over Limit	Demerit Points
Less than 15kph/9mph	2
Between 15kph/9mph and 30 kph/18mph	3
Between 30kph/18mph and 45kph/28mph	4
More than 45kph/28mph	6

Driving more than 45kph (28mph) above the speed limit is considered dangerous driving and you also have your licence cancelled for at least three months; if it results in an accident causing injury or death, the penalties can be severe (e.g. up to ten years' imprisonment in NSW).

Despite prosecutions and large fines, speeding is widespread and one of the major causes of accidents; on country roads (where limits are widely ignored) one in three serious injuries is caused by speeding.

Traffic Lights

The sequence of Australian traffic lights is red, yellow, green, yellow and back to red. Yellow is a warning to get ready to go, but you must not start moving until the light changes to green. Yellow (after green) means stop at the stop line; you may continue only if the yellow light appears after you've crossed the stop line or when stopping might cause an accident. A green filter light may be shown in addition to the full lamp signals, which means you may go in the direction shown by the arrow, irrespective of other lights showing. Cameras are often installed at busy traffic lights to detect motorists driving through red lights (a favourite pastime of many Australian motorists).

At traffic lights in some states there are 'TURN LEFT AT ANY TIME WITH CARE' or 'LEFT TURN ON RED PERMITTED AFTER STOPPING' signs, permitting vehicles to turn left even when faced with a red light. However, drivers must first stop if indicated and only proceed when they can do so safely. In some cities (e.g. Adelaide) there are flashing 'NO RIGHT TURN' signs at some junctions during business hours.

Flashing yellow lights and stop signs with three large black dots are used at some junctions to mean that you must stop and give way to all traffic. A sign of a white 'B' on a black background indicates that traffic lights apply to bus lanes, marked 'BUSES ONLY' (you should never drive in bus lanes – unless you're driving a bus).

Tram Lines

In cities with tramways (e.g. Melbourne), tram lines are delineated by solid yellow lines, which you should remain clear of unless you want a close encounter with a tram (continuous yellow lines may not be crossed, but broken lines may be crossed provided you don't obstruct a tram). When a tram has started to cross a junction, it has right of way over all other vehicles. There are special rules concerning the overtaking of trams, and you must not pass a tram when it stops to pick up or drop off passengers (unless there's a central island). Tram tracks can be slippery when wet; cyclists and motorcyclists should take care.

AUSTRALIAN DRIVERS

Like motorists in all countries, Australians have their idiosyncrasies and customs. Although they aren't considered to be among the best in the world, most Australians are good and careful drivers, who take their driving seriously. On the other hand, Australia has its fair share of seriously crazy drivers, added to which there are estimated to be some 80,000 drivers with dementia on Australian roads. Northern Territorians are reckoned to be Australia's worst drivers, particularly in traffic, and are scornfully referred to as 'bush motorists' (who tend not to bother with the niceties of driving, such as indicating, keeping to lanes, stopping at stop signs and red lights, etc.). Running red lights is commonplace in Australian cities and the all-red period (when all vehicles are required to stop) has been increased to help combat this problem.

Tempers are rising on Australia's overcrowded streets and in cities, Australian drivers tend to be aggressive, particularly truck drivers, and it's usually every man for himself, particularly in Sydney. Road rage ('invented' in California – where else?), where drivers blow their tops and attack or drive into other motorists, is becoming more common. It's often provoked by headlight flashing, obscene gestures, obstruction, tail-gating and verbal abuse, so take care how you behave when driving in Australia.

Drinking and driving is still fairly commonplace, despite regular spot checks. The macho attitude among young male drivers in particular is a killer and the risk of young people aged 17 to 25 dying on the roads is around three times that of other age groups. However, the once appalling accident rate has fallen in recent years through better driver training and education, improved roads, random breath testing, safer vehicles and stricter laws. Women generally drive as well as men, have far fewer accidents (particularly the under 25s) and are much less likely to drink and drive. However, young women drivers are increasingly showing aggressive driving behaviour normally associated only with men.

However, don't be discouraged by the tail-gaters and road hogs, as driving in Australia is less stressful than in many other countries and can even be enjoyable in country areas (provided you avoid dirt tracks).

AUSTRALIAN ROADS

There are some 813,000km (over 500,000mi) of roads in Australia, varying in quality from eight-lane highways to rutted dirt tracks which are impossible to negotiate in anything other than a four-wheel-drive (4WD) vehicle. Only some 40 per cent of roads are sealed, including nearly 19,000km (12,000mi) of the National Highway System linking the capital cities plus Brisbane and Cairns in Queensland, and Hobart and Burnie in Tasmania.

Roads are usually classified as primary or secondary routes. Primary routes are the major roads that link the states and territories, together with those serving the principal centres of population and industry within them. Secondary routes include those which allow the carriage of produce from farms and mines, forest roads serving tourist resorts, and most streets in towns and cities. Lighting is good on major urban roads and usually adequate on other urban roads.

Generally, the roads between major cities and state capitals are excellent, with dual-carriageways (divided highways) in metropolitan areas, particularly in the eastern coastal areas of Brisbane, Newcastle and Sydney, although it's generally felt that investment in roads hasn't kept pace with the continued growth of traffic, especially in metropolitan areas. In rural areas, where traffic density isn't high and there are vast distances between towns, roads may have only two lanes, and in the outback dirt roads are common.

Beware of kangaroos and other animals which stray onto country roads, particularly at night (attempts to teach them the 'blue cross' code have failed miserably). An encounter with a big boomer can seriously damage your vehicle, which is why most car and truck owners who regularly use country roads fit their vehicles with 'roo bars' (the steel bars you commonly see on 4WD vehicles in countries without kangaroos). Some cars are fitted with an alarm ('shu-roo') which emits a high-pitched noise to frighten kangaroos. You should swerve to avoid a kangaroo only when it's safe to do so, as many people kill themselves trying to avoid them. Water buffalo are a problem in some northern parts of the country, and grazing cattle can also be a menace in country areas. Many Australians try to avoid travelling when it's dark because of the danger posed by animals (most are nocturnal).

Tasmanian roads are fairly traffic free (a few cars tail-to-tail represents a traffic jam) and driving there is relatively easy (except in winter). Take it easy when driving in inclement weather. Ice and snow are rare in most areas except the mountainous regions of NSW, Victoria and Tasmania (which, being farthest south, experiences the worst winter weather). Fog can also make driving extremely hazardous in winter in some regions.

Urban Roads

There are wide roads in most cities, particularly in the suburbs, where they're usually laid out on a grid system (except in Canberra and Sydney). Victoria's roads are the most crowded, followed by urban roads in NSW. Driving in Sydney is to be avoided if possible (finding somewhere to park can be a nightmare), while Melbourne isn't much better, in spite of the new Citylink system. Most major cities are choked during rush hours, and Sydney is congested at almost all times, although new roads built for the 2000 Olympic

Games and the Eastern Distributor and M5 have helped. Sydney Harbour bridge is an infamous bottleneck (a toll is charged when travelling south), although the harbour tunnel (included in the bridge toll) has relieved some of the congestion.

Sydney has a 'Metroad' system, which helps make travel into, through and out of the city (a tiny bit) easier, and construction of a Western Sydney orbital (usually known as Westlink M7), begun in July 2003, is expected to be completed at the end of 2006. Driving in Adelaide, Brisbane (with its new Gateway Bridge) and Perth is relatively easy, although rush hours should be avoided.

Many Australian cities have tortuous one-way systems, and signposting in cities can be confusing and street names difficult to find.

Highways, Expressways & Freeways

Major roads in Australia are variously described as highways, expressways and freeways. The distinctions between these types of road are sometimes blurred, but in general freeways (as their name suggests) are toll-free roads, whereas tolls ($2.50 to $3) are payable at intervals on highways and expressways. Expressways usually have fewer junctions and traffic lights than highways, and neither expressways nor freeways allow bicycles. Highway and expressway numbers are sometimes prefixed with an M or an F (which doesn't indicate a freeway!). All major roads are sealed and many have three or four lanes in each direction.

In some sparsely populated country areas ('back of Bourke') there are long stretches of road with only one lane paved and wide unsealed shoulders. Minor roads can be terrible, consisting mainly of dirt tracks. Even main highways such as the Western Australia coastal road (see below) have stretches consisting of a single lane with dirt shoulders.

Toll roads are unpopular with Australians, and the M2 in Sydney has been shunned by many motorists; it carries only around half the number of vehicles forecast. However, despite this setback, more toll roads have been built, including the Melbourne Citylink and the Eastern Distributor in Sydney.

Road numbers are rarely used in Australia and most people refer to roads by their names. Highway 1, which runs right around Australia, mostly hugging the coast, and is the country's most dramatic road, is known by various names in various parts of Australia, such as the Princes Highway between Sydney and Adelaide. Some stretches are extremely picturesque, and it passes through many interesting towns.

The most direct route between Sydney and Melbourne is the busier inland Hume Highway (number 31). The most direct route between Melbourne and Adelaide is the Western Highway (number 8), but the Princes Highway (1) offers better views. The main roads between Sydney and Brisbane are the coastal Pacific Highway (1) and the inland New England Highway (15). The quickest route from Sydney to Adelaide is by the Great Western (32), Mid Western (24) and Stuart Highways (20).

On most highways, there are route markers (small shields by the roadside) every 5km (3mi) bearing the initial letter of the last or next major town above the distance in kilometres. There are emergency telephones every kilometre for use in the event of accidents and breakdowns. Some highways have a 'crawler' lane or hard-shoulder (for slow-moving vehicles) and uphill speed ramps are common on steep downhill stretches to slow vehicles if their brakes fail. National (i.e. interstate) highways are a federal government responsibility and have been funded from an excise levied on fuel since the early '80s, although it's claimed that far more fuel tax has been collected than spent on the roads.

Australia's vast distances and hot sun induce drowsiness in drivers and you should make frequent stops for refreshment and rests on a long journey. There are frequent roadside rest areas on main highways, and free coffee is provided at stops on some highways to help reduce driver fatigue. Drivers falling asleep at the wheel are a major cause of accidents on highways, particularly at night (as the sign says, 'Drowsy Drivers Die'!). It's always sensible to have company on long journeys.

Outback Roads

Many outback roads are dirt and in varying stages of neglect, although in some outback areas of Western Australia there are sealed roads built privately by mining companies, and visitors may be allowed to use them with a permit. Signposting is virtually non-existent in the outback and can be a bit of a joke (e.g. 'Darwin 2,000km').

There has, however, been a vast improvement in the outback road network in recent years, making it possible for the average motorist to explore the country by car (on main highways) without the need of a 4WD vehicle. However, high ground clearance is necessary on unsealed outback roads and four-wheel drive is often essential if you don't want to get stuck (although it isn't failsafe).

Outback driving can be hazardous for the inexperienced driver, and thorough preparation is essential. In bygone days it wasn't unusual to come across a vehicle in the outback containing the skeletons of its occupants, although (despite the horror stories) people rarely die in the outback nowadays.

Conditions vary from area to area and season to season. The best time to travel is during the cooler winter months between April and October. Many outback roads are deeply rutted and can be washed away by flash floods and remain impassable for weeks on end during the wet season (some roads in northern Australia are impassable from December until May). Dust can also be a problem during the heat of summer in central Australia (when air-conditioning is practically essential). You should keep a close eye on the temperature gauge in hot weather.

Road conditions and routes must be checked with the local authorities, in addition to weather forecasts and the availability of fuel. On some roads, motorists are required to complete a police destination card giving their expected time of arrival at the next town. It's sensible to carry a two-way UHF radio tuned to the local Royal Flying Doctor Service. Make sure a vehicle is roadworthy, and carry plenty of spares, including a first-aid kit, a plastic windscreen, two spare wheels, tools, a week's supply of food and water (20 litres per person in a number of containers), spare fuel (keep the tank topped up at all times), a workshop manual and maps.

If you break down, it's imperative to stay with your vehicle and wait for assistance. A motorist must (by law) aid someone who has broken down in the outback. As a last resort, burn a tyre, as property owners in the outback never ignore smoke.

On the outback roads of central and northern Australia, you're likely to come across road trains, which are multi-trailer, articulated lorries up to 50m in length and weighing over 100 tonnes, driven by maniacs who don't move over for anyone (except perhaps another road train). It's best to pull over and let them pass (allow at least a kilometre if you plan to overtake one).

Many books are published for outback travellers, including *Explore Australia by 4WD* by Peter and Kim Wherrett (Five Mile Press), *The Driving Guide Series* (covering most of Australia's regions) by Ian Read (Cimino Publishing) and *Outback Australia* (Lonely Planet). The Flying Doctor also publishes a booklet, *Outback Travelling*, for visitors planning long-distance trips.

Information

Information about road conditions is provided by motoring organisations and state government roads departments, e.g. in Queensland the Main Roads Department publishes *Queensland Road Conditions*. Information about road conditions throughout Australia can be obtained from the National Roads' and Motorists' Association Limited (NRMA, ☎ local call rate 13-11 22, 💻 www.nrma.com.au). The telephone line is open 24 hours a day, offering recorded road reports for the major highways.

TRAFFIC POLICE

Police in Australia don't need a reason to stop motorists and can stop you for a spot check at any time. In recent years, random breath testing has increased considerably as police have cracked down on drinking and driving. Australian state police aggressively enforce all traffic regulations and use a variety of equipment and tactics to catch offenders. Roadblocks with mobile breath-testing units are used to check for drink-driving infringements, and automatic cameras are installed at junctions to identify drivers running red lights. Radar units and speed cameras are employed to identify speeders, and aeroplanes and helicopters are used to catch speeding vehicles on rural highways.

Never antagonise a police officer or make any wisecracks, as this is the fast lane to prosecution; remain courteous and obsequious and you may be let off with a caution. Although you may have read about corrupt Australian police (see page 520), don't even think about trying to bribe an officer unless you wish to be charged with a much more serious offence! When crossing a state border, your vehicle may be searched for drugs, firearms, fresh fruit and vegetables (which may not be transported from one state to another, to prevent the spread of parasites) and pornography.

You must show your vehicle documents (see page 282) and give a policeman your name and address when requested, although you aren't required to answer questions before obtaining legal advice.

MOTORCYCLES

The minimum age for riding a motorcycle in Australia varies with the state or territory but is usually 17. A young driver may obtain a licence before he reaches the required age after passing a written road knowledge test, e.g. at 16 years and nine months in NSW. The following information is based on motorcycle licensing laws in NSW and is similar to other states.

A learner is permitted to ride a motorcycle with a maximum engine capacity of 250cc, with a power-to-weight ratio of no more than 150kw per tonne. An L (learner) plate must be displayed on the back and you mustn't carry a passenger. In some areas, learners must complete a pre-provisional licence course before taking a road knowledge test. The course can be taken at age 16 years and six months and allows a learner's licence to be issued at 16 years and nine months.

To obtain a provisional motorcycle licence (class R), you must take a riding test between three and six months after you receive your learner's licence. After passing the test, a P (provisional) plate must be displayed on the back of the motorcycle for a period of one year. If you've held a foreign motorcycle licence for less than a year you're eligible only for a provisional licence, and if you fail the riding test you may be required to undertake further rider training.

Although Australia has an excellent climate for biking, it has declined in popularity in the last decade, and bikes are more a fashion statement nowadays than a transport option, many over-40s buying them only for leisure riding. Motorcyclists aren't popular with motorists in Australia, particularly in the major cities, where lunatic motorcycle couriers have given bikers a bad name.

The average price of a motorbike is around $5,000, top models costing close to $80,000. If you need a bike only for a short period (e.g. a trip around Australia), some dealers offer buy-back options on second-hand bikes. There's a healthy market in second-hand bikes and you may be able to pick up a bargain from a departing visitor (the best time to buy a bike is at the start of the Australian winter, in May).

Motorcycles can be rented in Australia, although rates are high and range from $75 to $550 per weekend ($1,000 per week) depending on the engine capacity (there are usually discounts for longer than a week). A deposit of around $1,000 is payable by credit card. One-way rentals are possible with a drop-off fee, although it may be cheaper to buy a second-hand bike and sell it when you arrive.

Large capacity bikes are best for long-distance travel. It's essential to take spares and tools when on a long trip as well as plenty of drinking water, and travelling alone in the outback isn't recommended (see page 293). Contact motorcycle clubs and motoring organisations for information about outback road conditions and the availability of fuel.

A helmet must be worn at all times (but remove it when going into a bank or they may think that you're planning to rob it!). Otherwise, laws that apply to cars (see **Rules of the Road** on page 282) also apply to motorcycles. The NSW RTA publishes a *Motorcycle Riders' Handbook.*

ACCIDENTS

If you're involved in (or cause) an accident in Australia, which results in injury to a person or animal, or damage to any third party's vehicle or property, the procedure is as follows:

1. Stop immediately. If possible move your vehicle off the road and keep your passengers and yourself off the road. If you have an accident (or a breakdown) on a highway or any fast stretch of road, don't stay in your vehicle whatever the weather (even if it's parked on the hard shoulder) as there's a danger that another vehicle will run into it (many accidents on highways occur on the hard shoulder). Wait on the embankment or nearby land. **Failing to stop after an accident or failure to give particulars or report the accident to the police is a serious offence.**
2. Warn other drivers of any obstruction by switching on your hazard warning lights (particularly on highways) or by placing a warning triangle at the edge of the road at least 50m behind your car on secondary roads and 150m on a highway. If necessary, for example when the road is partly or totally blocked, turn on your car's dipped headlights and direct traffic around the hazard. In bad visibility, at night, or in a blind spot, try to warn oncoming traffic of the danger, e.g. with a torch, or by waving a warning triangle up and down.
3. If anyone is injured, immediately telephone for an ambulance, the fire brigade (if someone is trapped or oil or chemicals are spilled) or the police (dial (000). Emergency telephones are provided on highways. Give first aid only if you're qualified to do so. Don't move an injured person unless necessary (i.e. to save him from further injury) and don't leave him alone except to telephone for an ambulance. If necessary, cover him with a blanket or coat to keep him warm.
4. The police may attend and investigate an accident where someone is killed or injured, damage is caused to animals, property or vehicles (see below), a person fails to stop and exchange information, or a driver is believed to be under the influence of alcohol or drugs.

   If damage over $500 or $1,000 (depending on the state) is caused to animals, property or vehicles, the nearest police station must be notified within 24 hours (if the police don't attend the scene). If you've caused material damage, you must inform the owner of the damaged property as soon as possible. If you cannot reach him, report the accident to a police station within 24 hours (this also applies to damage caused to other vehicles when parking). It's often wise to report any accident involving another vehicle within 24 hours to avoid any repercussions later. Make sure your visit is officially recorded by the police officer on duty and that you receive signed verification of your report.

If you think someone else involved in an accident is drunk or has otherwise broken the law (e.g. his vehicle is unroadworthy), you should call the police. The police normally breathalyse everyone involved in an accident as a matter of routine.

If you have an accident involving a domestic animal and are unable to find the owner, it must also be reported to the police or the RSPCA. If a domestic animal is injured, it should be taken to the nearest vet or animal shelter. If you injure a wild animal, you should try to lessen any suffering it may experience and remove it from the road (care should be taken, as many Australian mammals carry their young in pouches), and notify the local Wildlife and Information Rescue Service (WIRES).

Calling the police to the scene of an accident may result in someone being fined or charged for a driving offence. In all cases, you mustn't say anything which could be interpreted as an admission of guilt. **Admitting responsibility for an accident, either verbally or in writing, may release your insurance company from responsibility under your policy and could also result in a criminal charge**. In other words, you must say nothing (not even 'sorry') or only that your insurance company will deal with any claims. Let the police and insurance companies decide who was at fault.

You may be asked questions or asked to make a statement by the police, although you aren't obliged to say anything (apart from giving your name and address). If you do make a statement, it should be short and unambiguous. However, it may be preferable **not** to make a statement until you've spoken with a solicitor, particularly if you're involved in a serious accident. **When you do make a statement, don't sign it unless you're certain that you understand and agree with every word.**

5. If either you or any other driver(s) involved decide to call the police, don't move your vehicle or allow other vehicles to be moved unless it's necessary to unblock the road, in which case you should mark the positions of their wheels on the road and measure the distance between vehicles. Take photographs of the accident scene if a camera is available (you can keep a disposable camera in your car) or make a drawing showing the positions of all vehicles involved before moving them.

6. Check immediately whether there are any witnesses to the accident and take their names and addresses, particularly noting those who support **your** version of what happened. Write down the registration numbers of all vehicles involved (or those of witnesses) and their drivers' and owners'

names, addresses and insurance details. Note also the identification numbers of any police present. You must (by law) give anyone having reasonable grounds for requiring them (e.g. the owner of damaged property) your name, address and insurance details and the vehicle owner's name and address (if different).

7. Lastly, you should report all accidents to your insurance company in writing as soon as possible, even if you don't intend to make a claim (but reserve your right to make a claim later). If you're injured and plan to make an insurance claim, you must obtain a doctor's report as soon as possible after the accident to verify your injuries (this is obviously done automatically if you're admitted to hospital). Your insurance company will ask you to complete an accident report form, which you should return as soon as possible (don't forget to sign it). It's possible to avoid delays in insurance claims by completing a collision report at the police station nearest to where the accident occurred.

DRINKING & DRIVING

In Australia you're no longer considered fit to drive when your blood contains between 0.02g and 0.05g of alcohol (depending on the state and other factors) per 100ml of blood. The limit for experienced drivers is 0.05g (some states are considering lowering it to 0.02g). In most states, the limit is 0.02g for drivers with a learner's or provisional licence, drivers under 25 who have held a licence for less than three years, anyone driving a bus, a car for hire or reward or a taxi, drivers of heavy goods vehicles and anyone carrying a dangerous load. In some states, drivers with a learner's or provisional licence must not drive with any alcohol in their blood.

For a male of average body weight, the maximum he can drink and remain under the 0.05g limit is around two standard glasses of beer or wine (or 30ml of spirits) in one hour (it's usually just one glass for a woman). One standard drink can put anyone over the 0.02g limit. Some pubs have machines where you can test your own blood/alcohol level, although they aren't failsafe. You can still be over the legal limit the morning after a night's heavy drinking. If you're planning a business or social engagement where you know you will be drinking, you should leave your car at home and use public transport or go with another driver who won't be drinking.

Random breath testing (RBT) is permitted in Australia and the police frequently set up road blocks and breathalyse all drivers, particularly late at night on Thursdays, Fridays and Saturdays. Often the police employ mobile testing stations (known as 'booze buses'), although in some states (e.g. Victoria) all traffic police carry breath testing equipment and every motorist stopped (for any reason) is breathalysed. RBT usually involves simply blowing or speaking into a meter. If you fail the breathalyser test, you're taken to a police station and given a further test on a breath analysis unit. If you're still over the limit, you're charged and your licence can be immediately suspended. If you refuse to take a breath test, the penalty is the same as for a serious drink-drive charge, so you have nothing to gain and everything to lose by refusing a test.

In NSW, fines for driving over the legal alcohol limit are usually a maximum of between $2,200 and $5,500, and the disqualification period varies from a year to life. Those who are well above the limit and repeat offenders can be jailed for up to a year in NSW (longer in some other states). If you have a blood-alcohol level of 0.15 or more and are involved in an accident that causes injury or death, the penalties can be severe, e.g. up to ten years' imprisonment in NSW. Drivers must pay much higher insurance premiums after being disqualified for drunken driving, and visitors who are apprehended for drunken driving in Australia are reported to their home country's traffic authorities.

If you have an accident while under the influence of alcohol, it can be very expensive. Your accident, car and health insurance can all be nullified. This means you must pay your own (and any third party's) car repairs, medical expenses and other damages.

You can also be disqualified for driving while under the influence of drugs in Australia. If, after passing a breath test for alcohol, you're considered by the police to be under the influence of another drug, you can be arrested and taken to a hospital for further testing of your blood or urine (instant drug tests aren't yet in use in Australia). Samples may be tested for drugs such as barbiturates, cocaine, heroin, marijuana, morphine, sleeping tablets and tranquillisers.

CAR THEFT

Car theft is rife and on the increase in Australia, where a car is stolen every five minutes on average. Many stolen cars are broken up and sold for spares, while the rest are re-registered and sold. If you regularly park your car in a city street, you have a high chance of having it or its contents stolen, although the favourite spot for thieves (particularly on Fridays and Saturdays) is suburban shopping mall car parks. Having your car stolen means more than just taking a taxi home. It may mean weeks of delay sorting out insurance, extra time and expense travelling to work, loss of (sometimes irreplaceable) possessions, and loss of your insurance no-claims discount. It may also involve hiring a solicitor or going to court to re-claim your car after it has been sold by the thief (if a car is stolen and sold, it can be a nightmare getting it back). For complete peace of mind, particularly in Sydney or Melbourne, you're better off using public transport!

If you drive a new or valuable car, it's wise to have it fitted with an alarm, an engine immobiliser (preferably of the rolling code variety with a transponder arming key) or other anti-theft device, and to use a visible deterrent such as a steering or gear change lock. The high number of stolen cars in Australia is reflected in the fact that most new cars are fitted with dead locks and sophisticated alarm systems as standard equipment. Car theft has spawned a huge car security business, and products include a multitude of car alarms, engine immobilisers, locking wheel nuts and petrol caps, personal wheel clamps, removable/coded stereo systems (a favourite target of thieves), steering and gear stick locks, and window etching with the car registration number.

A good security system won't prevent someone breaking into your car (which usually takes a professional a matter of seconds) or prevent it being stolen. What it will do is make it more difficult and may prompt a thief to look for an easier target. However, thanks to new tracking systems, most owners of valuable cars can be virtually assured that a stolen car will be recovered (usually within around four hours of it being reported stolen). Tracking systems such as Mobiletrack have an almost 100 per cent recovery rate in recovering stolen vehicles (so far thieves have been unable to find a way around them).

Don't take unnecessary risks and always lock your car, engage your steering lock and completely close all windows (but don't leave pets in an unventilated car). Never leave your keys in the ignition (which is illegal in a public place in Queensland), not even when filling up at a petrol station or in your driveway. Put any valuables (including clothes) in the boot or out of sight and don't leave your vehicle registration papers or any form of identification in the car. If possible, avoid parking in commuter and long-term car parks (e.g. at railway stations, airports and malls), which are favourite hunting grounds for car thieves. When parking overnight or when it's dark, always park in a well lit area, which helps deter car thieves.

If your car is stolen, report it to the police and your insurance company as soon as possible. Don't, however, expect the police to find it or even take much interest in your loss.

FUEL

Two grades of petrol are readily available in Australia: regular unleaded (91 octane) and a leaded of 97 octane rating. Many stations in major cities also sell premium unleaded of 96 octane rating, and some are now selling high octane petrol of 98 octane rating. Specially treated petrol is sold in Sydney during the summer months in order to reduce pollution. Diesel is also available at most petrol stations, and two-stroke petrol is available for boats, lawn-mowers, mopeds, etc.

Fuel prices are usually between 95 cents and $1 per litre (or around $4.30 to $4.50 per imperial gallon) for regular unleaded petrol or diesel. Premium unleaded is usually only a few cents more than regular unleaded. Fuel prices vary from area to area, even within cities; in outback areas (where petrol stations are few and far between) and Tasmania, prices are around 15 cents higher than in cities. Petrol is usually cheapest at supermarkets. In recent years, there have been claims of price fixing by the major oil companies, but the big four companies, Ampol, BP, Mobil and Shell, are permitted to own and operate only 4 per cent of the stations carrying their name, where they can fix the prices. The remaining outlets are franchises, which buy petrol from the oil company at a wholesale price and set their own prices.

Many cars in Australia have been converted to run on liquid petroleum gas (LPG) or low propane gas, including most taxis. Most petrol engines can be converted to use both petrol and LPG (they can be switched between them), although you lose around a third of your boot space to accommodate the gas tank. The advantage is that LPG costs from around 50 cents a litre, although there's a loss of power of around 15 per cent. All urban areas and most large country towns have LPG outlets. However, a word of warning: LPG tanks occasionally explode, often with fatal results!

All new cars registered in Australia are fitted with a catalytic converter and run on unleaded fuel, although a surprisingly high percentage of older cars still run on leaded (nearly 40 per cent). Most cars that aren't fitted with catalytic converters can also run quite safely on unleaded petrol without any engine adjustments and without affecting their performance. However, tests in recent years have shown that using unleaded petrol in non-catalysed cars causes more pollution than using leaded fuel. **A car fitted with a catalytic converter must never be filled with leaded petrol.** To do so damages the catalytic converter, which is expensive to replace. To prevent errors, unleaded petrol pump pipes are usually coloured green and the nozzles of leaded petrol pumps are larger than those of unleaded pumps and won't usually fit the petrol filler hole of a car fitted with a catalytic converter. Nevertheless, pay attention, particularly when a garage attendant is filling your car.

The trading hours of petrol stations vary considerably. Most open from 7.30am to 6.30pm, Mondays to Saturdays, and on Sunday mornings. Many petrol stations in cities and on highways are open 24 hours a day. However, they run a high risk of robbery and even assaults on staff at night in some cities, and the number of 24-hour stations is expected to be reduced drastically in future. Some stations have automatic pumps accepting $5 and $10 bills, and possibly credit and debit cards (however, don't rely on finding any outside major towns). Most petrol stations accept major credit and charge cards and local debit (EFTPOS) cards.

Most petrol stations provide additional services such as checking oil, water and tyre pressure, and cleaning windscreens. Some also have a car wash and most have a shop selling a wide range of motoring accessories and other goods. Many petrol stations also have workshops and can usually handle minor repairs on-the-spot.

GARAGES & SERVICING

When buying a car in Australia or importing one, you should bear in mind the local service facilities, as not all cars can be easily serviced. All the major European and Japanese manufacturers are well represented, but garages servicing American and exotic European cars are few and far between. If you drive a 'rare' car, it's wise to carry a basic selection of spare parts, as service stations in Australia may not stock them and you may need to wait several weeks for them to be sent from overseas.

Servicing and repairs at main dealers are expensive, particularly for imported cars. Small garages and workshops are cheaper, although the quality of work is variable and it's best to choose one which has been personally recommended. Ask your friends and colleagues if they can recommend a garage close to your home or workplace. If, however, anything goes wrong (and it often does), you have a better chance of redress with a main dealer or a garage that's a member of a trade association or approved by a motoring organisation. When a car is under warranty, it must usually be regularly serviced (at the recommended service intervals) by an approved dealer in order not to invalidate the warranty.

Always obtain a number of quotations for major mechanical work or body repairs and tell the garage if an accident repair is to be paid for privately, as they may increase the price when an insurance company is paying. Quotations for accident repairs usually vary wildly, and some garages include the replacement of unnecessary parts. Always get a second opinion if you're quoted a high price for a repair, e.g. by simply ringing an approved dealer. Poor workmanship and overcharging by garages are the biggest concerns for motorists in Australia and generate the most consumer complaints. Always instruct a garage what to do in writing and, for anything other than a standard service, get a written estimate that includes labour and parts. Ask the garage to contact you (give them a telephone number) to obtain approval before doing anything that isn't listed or if the cost is likely to exceed the original estimate.

Many garages, including most main dealers, provide a replacement 'rental' car while yours is being serviced, although you must book and arrange comprehensive insurance. Some garages collect your car from your home or office and deliver it after the service or drop you at a railway station or local town and pick you up there when your car is ready for collection. Most garages are open from around 7.30am to 6.30pm, Mondays to Fridays.

ROAD MAPS

Among the better road maps available in Australia are those produced by the major oil companies and sold at petrol stations. Good maps are also published by local Roads and Traffic Authorities and automobile associations such as the NRMA in NSW (see page 305), which may be free or discounted for members. These are usually cheaper and sometimes better than the oil company maps. One of the best 'commercial' maps available is the *Australian Road Atlas* (George Ohip/O'Neil). Free maps of Australia are available from car rental companies, libraries and tourist information centres. Street directories (e.g. Gregory's) are published for major cities and are available from bookshops and newsagents. Local town maps are also available from libraries and tourist offices.

A good road map distinguishes between national and state highways and shows the distances between towns and cities and approximate driving times. It should also indicate the state of roads, i.e. whether they're sealed or dirt. Because of the vast distances between towns, a map should also indicate rest points and the distances between them.

CAR RENTAL

The car rental business is extremely competitive in Australia, with five large companies (Avis, Budget, Hertz, National and Thrifty) and a plethora of smaller companies. The major companies have offices in cities and towns throughout the country and at most major airports. Cars can be rented from garages and local car rental companies in most towns, which often have much lower rates than the nationals. Look in local newspapers and under 'Car Rentals' in the yellow pages. Shop around for the best rate. Airlines offer fly-drive deals on flights to or within Australia, which must be booked in advance and don't necessarily represent good value.

Rental cars from major companies can often be fitted with child restraints, a portable telephone and a roof rack, for which some charge a fee. All rental cars from national companies are covered for roadside breakdown assistance from a motoring organisation (see page 305). You can also rent a 4WD vehicle, campervan or motorhome (see page 304), minibus, prestige luxury car, sports car or a station wagon, and a choice of manual or automatic gearbox is often available. Most rental companies expect you to have experience of driving 4WD vehicles before they rent one to you. Performance cars can be rented from a number of specialist rental companies, although if you want to test drive a car for a few days with a view to buying one, you may get a better deal from a garage. Vans and utility vehicles (pick-ups) are available by the hour, half-day or day. You can rent a caravan or trailer from a number of companies (prices vary with the season). Some companies also rent cars with hand controls for registered disabled drivers. In addition to self-drive car rentals, in many cities you can rent a luxury car with a chauffeur.

There's a wealth of companies in Australia renting old cars, sporting names such as 'Rent a Ruffy' and 'Rent a Wreck', typically from around $30 per day. You should beware of hiring older cars (cars from major rental companies aren't more than three years old and are usually less than a year old), as they could be in a dangerous condition. If you rent a car in an unroadworthy condition, you're responsible if you're stopped by the police or cause an accident. If you need a vehicle for a few months or longer, you may be better off buying one and selling it when you no longer need it.

The rates charged by the national rental companies in major cities are almost identical, daily rates averaging $50 to $60 for a small family car, $75 for a medium-size car and $100 for a large car. Four-wheel-drive vehicles cost from around $100 a day. Smaller local companies are usually cheaper, although you shouldn't automatically assume that this is so, as the major companies offer deals, including standby, weekend (e.g. three days for the price of two), weekly and monthly rates. You may also be able to negotiate a lower rate if business is slow. In some areas where competition is fierce (such as Tasmania), rates are usually lower, particularly in the off season.

Compulsory third party insurance and a collision damage waiver (CDW) are usually included in rates, but check the small print, as even with CDW you may be liable in certain circumstances. If CDW isn't paid, you must pay an excess, e.g. $300 to $1,500 (up to $4,000 in Northern Territory), if you have an accident. Personal accident insurance is available for an extra charge of around $2.50 per day. Stamp duty of 1 to 2 per cent is payable on all car rentals.

You should always check the kilometre restrictions, which may be only 100 to 300km (62 to 186mi) 'free' per day, after which you pay a charge (e.g. 25 cents) per km. In rural and outback areas, there's usually a flat daily charge plus a charge per kilometre. Most companies restrict travel to sealed roads within 100 to 200km (62 to 124mi) of the rental outlet or within the state or territory where the car is rented (although ACT rentals usually cover the whole of NSW). If you breach the rules regarding the operating area, your insurance is automatically cancelled. Major companies usually quote different rates for 'metro' (city), country and 'remote' (outback) driving. Rental car insurance doesn't usually cover travel on dirt roads, with the exception of 4WD vehicles; even then insurance doesn't usually cover off-road travel, i.e. anything that isn't a maintained (sealed or dirt) road. The major companies offer one-way rental, which means you can rent a car at one branch and leave it at another. However, there are a number of conditions, Northern Territory and Western Australia aren't always included, and it's expensive (around $200 extra).

When comparing prices, take into account all the costs, taxes and surcharges, as what initially looks a bargain may not be when you include all the extras. If you're planning to travel in rural areas or interstate, you should make sure that the rental includes membership of a local motoring organisation.

To hire a vehicle in Australia, you require a full national or international driving licence, which must have been held for a minimum of two or three years. You must usually be aged over 21, although some companies set the minimum age at 23 or 25 for certain vehicles, such as 4WDs. A major credit card is usually necessary for identification and the estimated costs (including a tank of petrol) must be paid in advance. The petrol bond is refunded when a vehicle is returned with a full tank. Without a credit card, the estimated rental charge must be paid in advance plus a bond of around $200, which is returned, less any legitimate deductions.

Campervans & Motorhomes

Campervan and motorhome rentals are usually for a minimum of seven days, although four-day rentals are sometimes available. Rates vary according to the season, the period, and the state or territory. In peak periods, campervans (2/3-berth) can be rented for around $1,200 per week, and motorhomes for between $1,400 (4-berth) and $1,600 per week (6-berth) for up to three weeks; rates are reduced considerably for off-peak periods and for rentals of three weeks or longer. Some companies offer older vehicles (e.g. over three years old) at lower rates. There's a surcharge of $10 to $15 per day during December and January (school holidays) for campervans and motorhomes.

Rentals must be paid in advance, and a bond of around $750 is also payable but is reduced if comprehensive damage insurance is purchased (daily rate around $35). A CDW, which provides less cover than comprehensive damage insurance, costs around $13 per day, and there are also government taxes to pay.

Vehicles are usually equipped with air-conditioning, convertible beds, gas stove/grill, refrigerator, sink, wardrobe and a water tank, and some deluxe vehicles also have a shower and toilet. Essential items such as blankets, crockery and cooking utensils, and linen are also usually provided.

Rented campervans and motorhomes may not be used north of Mossman in Queensland or north of Geraldton in Western Australia, and vehicles aren't permitted to travel on unsealed roads, which voids the insurance cover. One-way rentals are possible with some companies, usually between major cities.

MOTORING ORGANISATIONS

There are motoring organisations in all Australian states and territories, and some 75 per cent of Australian motorists are members of a motoring organisation, one of the highest rates in the world. The Australian Automobile Association (AAA, 💻 www.aaa.asn.au) is the only national motoring organisation in Australia, operating as an umbrella organisation for motoring organisations in individual states and territories. It provides no services to individual motorists and any requests must be directed to local organisations. The largest of these is the so-called National Roads and Motoring Association (NRMA, 💻 www.nrma.com.au) in NSW, with almost 2 million members. The AAA publishes a booklet called *Motoring in Australia*.

There are few essential differences between the basic services provided by Australian motoring organisations, although membership costs vary. The primary service of motoring organisations is to provide emergency assistance in the event of an accident or breakdown. Motoring organisations provide a fast and efficient breakdown service, usually arriving within an hour of notification.

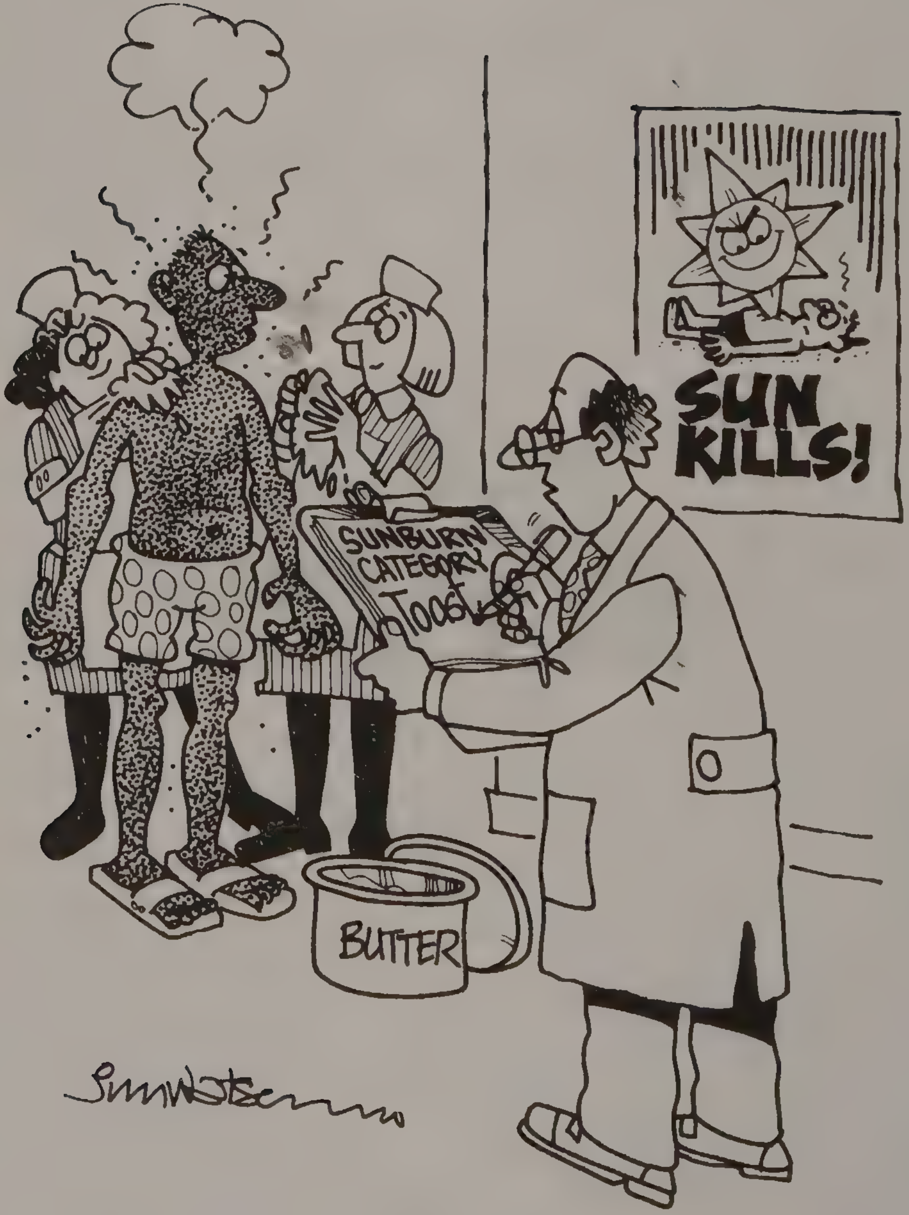
Most organisations offer various membership packages providing different levels of service, which may or may not include free public transport or a rental car, home start, legal advice, and towing and vehicle recovery. It's the vehicle that's covered (irrespective of the driver) and not the individual. The most expensive NRMA membership packages provide additional services, including emergency accommodation, passenger transport, replacement rental car, vehicle transport and extended towing service (up to a maximum cost of $2,000). The larger organisations offer both national and international accident or breakdown cover for no extra charge. All organisations charge a joining fee and an annual membership fee. For example, the NSW NRMA has a $49.90 joining fee and membership fees ranging from $20.50 to $143.50 per year. Fees are similar in other states and territories.

All organisations offer supplementary services, which may include accommodation guides, advice on weather and road conditions, car and household insurance (motoring organisations are among Australia's largest insurers), crash repair centres, driving schools, free publications, holiday centres, international camping cards, international driving permits, road maps and itineraries, technical advice, travel services and vehicle inspection. Some motoring organisations (e.g. the NRMA) are expanding into financial services, including cash management accounts, cheque books, home loans and superannuation.

If you break down, call the local motoring organisation by telephoning a 24-hour number for assistance. Keep your membership card in your car and quote your membership number when calling for help. There are emergency telephones every kilometre on Australian highways for summoning help from local motoring organisations.

Non-members can also get assistance, but it can be expensive. Members of foreign motoring organisations (affiliated to the AAA) who break down anywhere in Australia can obtain free breakdown assistance from Australian organisations, plus free maps and accommodation directories at members' rates (on production of a membership card). Most Australian organisations also have reciprocal arrangements with motoring organisations in other countries (for when you're driving overseas).

GONE NEXT DOOR.
BACK IN 3 WEEKS


SUN KILLS!
SUNBURN CATEGORY
Toast
BUTTER

12.

HEALTH

Australia is among the most advanced countries in the field of medicine and is noted for its highly-trained medical staff and modern hospitals equipped with the latest high-tech apparatus. Two yardsticks widely used to measure the quality of a country's healthcare are the infant mortality rate and life expectancy, both of which rate Australia's – with around five deaths for every 1,000 live births and 82.6 years for women and 77.4 for men respectively – among the best in the world.

Healthcare services are provided by both government (including Commonwealth, state, territory and local governments) and private organisations. Australia has a national health system called Medicare (see page 315), which provides free or subsidised medical care and free hospital treatment in public hospitals for all permanent residents (plus certain visitors) irrespective of their age, health status or income. The public health system is supplemented by a wide variety of private clinics, hospitals and practitioners, plus a range of voluntary agencies and non-profit organisations.

The country spends around 9.5 per cent of its GDP on healthcare (compared with some 15 per cent in the US), which is around average for OECD countries. Despite the rising cost of modern medicine, costs have largely been contained in the last 15 years. Health facilities and doctors are unevenly distributed in Australia, however, the major cities and urban areas having a surplus of GPs, while in most country areas there's a shortage, particularly in Northern Territory and Western Australia. Trying to encourage doctors to relocate from the cities to remote country and outback areas is a major problem, which the government is trying to circumvent by importing doctors specifically to work in country areas. The Royal Flying Doctor Service provides medical services in remote country areas and evacuates urgent cases to hospital.

Recently, there has been a growing emphasis on preventive medicine and community care, including education programmes to promote a healthy lifestyle. Alternative medicine and natural remedies are popular in Australia, where acupuncture, chiropractic, homeopathy, naturopathy, osteopathy and physiotherapy thrive.

Voluntary euthanasia is a topical subject in Australia, particularly since the world's first voluntary euthanasia law was passed in 1995 in Northern Territory. This was subsequently overturned in 1997 by the federal government after four people had been medically assisted to die. In most states, patients can refuse life-sustaining treatment, but doctors cannot assist them to die (although in reality many doctors do 'assist' terminally-ill patients).

HEALTH RISKS

Australians are generally healthier than they were 20 years ago, owing to a decrease in smoking and drinking and an improved diet (although Australia's love affair with junk food and red meat is largely undiminished). Nevertheless, the amount of exercise Australians take is generally low, and over half the adult population is either overweight; many children have eating disorders, and a quarter are classified as obese. Stress-related problems (often due to over-work or lack of sleep) are on the increase in Australia's cities, and the country has a relatively high suicide rate, particularly among the young and the over 65s.

The biggest killers in Australia are cancer (the cause of some 30 per cent of deaths), heart disease and stroke, and smoking-related illnesses. Alcoholism is fairly widespread, as is drug addiction, which is a serious and increasing problem. The country has an unusually high level of diabetes: in 2004, there were an estimated 940,000 sufferers (around 4.7 per cent of the population). There are special health programmes in Australia for Aborigines and Torres Strait Islanders, many of whom have acute health problems (often related to alcohol abuse and poor diet) and a much lower life expectancy than other Australians.

Virulent flu (influenza) strains are a widespread problem and directly or indirectly kill some 1,500 people a year and affect as many as 30 per cent of the population (flu vaccinations are recommended for those aged over 65). Miscellaneous health problems in recent years have included outbreaks of dengue fever, hepatitis C (a life-threatening infection transmitted mostly by intravenous drug users), legionnaire's disease, meningococcal disease and salmonella poisoning (from cooked meat).

Air pollution caused by high smog levels is an increasing problem in Australia's cities, particularly Sydney (where pollution is higher than in London, New York or Tokyo) and Melbourne, where asthmatics, bronchitis sufferers and the elderly are particularly at risk. Sydney is reportedly the allergy capital of the world on account of the numerous plants that send out pollens on breezy spring days.

Smoking

As in most countries, smoking contributes to a huge loss of life and working days in Australia, although the number of smokers has steadily decreased over the last few decades to around 20 per cent of the population, and it's thought that some time in the first seven years of the 21st century, Australia will be the first country in the world with a smoking rate of under 20 per cent. Action on Smoking and Health (ASH) Australia (🖳 www.ashaust.org.au) hopes (ambitiously) to reduce the rate to only 10 per cent by 2010. An anti-smoking campaign ('Smoking, Who Needs It?') launched in 1990 aims to reduce smoking among young women in particular.

The dramatic reduction in smoking in recent years is due in part to the massive uptake of the anti-smoking drug Zyban, subsidised by the government since February 2001. In the first three months of its listing on the Pharmaceutical Benefits Scheme (see page 324), some 165,000 prescriptions were written, costing the taxpayer $40 million. However, some 19,000 people die annually in Australia from smoking-related illnesses, costing the state around $21 billion per year in health and social costs, which has prompted some two-thirds of Australians (presumably all non-smokers) to decide that smokers should pay a higher Medicare levy.

Smokers are increasingly under siege on all fronts in Australia, and the Australian Medical Association has called on federal and state governments to sue tobacco companies to recoup the health costs of smoking. As in many other countries, tobacco companies face huge bills as a result of court cases brought by smokers for smoking-induced illnesses such as cancer. (In 2001, legal history was made when a barmaid in NSW who contracted throat cancer as a result of passive smoking in the bar where she worked for eight years, was awarded more than $300,000 in damages.) Over three-quarters of Australia's top companies restrict smoking (and the consumption of alcohol) in the workplace, some enforcing a total ban on smoking at work and others having restricted areas where employees are permitted to smoke. It's legal for employers to specify in job advertisements whether they hire smokers (employers are fearful of law suits from non-smokers).

In recent years, there's been increasing concern about passive smoking (sometimes, clumsily, known as 'environmental tobacco smoke'), where non-smokers involuntarily inhale the smoke created by smokers, although it hasn't generated the paranoia seen in the US (where anyone who smokes in a public place is liable to be summarily executed). The National Health and Medical Research Council has recommended a statutory ban in all enclosed public spaces outside the home (see below), and the anti-smoking lobby is gaining ground fast: in September 2000, smoking was banned in dining areas in all clubs and hotels, and many restaurants and pubs already have smoking and non-smoking sections. There's a smoking ban on Australia's international airlines and on all domestic flights, and in some states smoking is prohibited on all public transport. The attitude towards smoking varies from state to state. Western Australia, for example, began introducing smoking restrictions in 2005, ahead of a total ban on smoking in all enclosed public places, due in July 2006. This will give the state the second-toughest anti-smoking regime in Australia, behind Tasmania.

The anti-smoking group QUIT produces leaflets in 13 languages (National Quit Line ☎ local call rate 13-1848). There are also non-smoking clinics and self-help groups throughout Australia to assist those wishing to stop smoking. Contact your local health authority for information.

Sun

Australia has the highest rate of skin cancer (melanoma) in the world. Although cases are reducing as people take heed of warnings, some 850 people die each year from skin cancer caused by overexposure to the sun. Other problems associated with too much sun include fungal infections, heat exhaustion, prickly heat, sunburn and sunstroke.

If you aren't used to Australia's fierce sun, you should limit your exposure and avoid it altogether during the hottest part of the day (between around 10am and 3pm), wear protective clothing (including a hat) and use sunscreen. Those with fair skin should take extra care, as you can burn in just 15 minutes on a hot summer day. The government's slogan in the battle against skin cancer is 'Slip, Slop, Slap', i.e. slip on a shirt, slop on sunscreen and slap on a hat. This is backed by a 'SunSmart' campaign begun in 1987, which is particularly targeted at teenagers. It's important to use a sunscreen with a high protection factor, e.g. a pH 15+ broad-spectrum, water-resistant sunscreen (sunscreens with a protection factor of 30+ are now available). Medical experts recommend the wearing of good quality sunglasses, e.g. with UV400 polycarbonate lenses, to protect against eye cancer and other eye problems caused by the sun.

Hikers should wear legionnaire or Arab-style hats with neck flaps. Children are particularly vulnerable and should wear wide-brimmed hats in the sun and a T-shirt when swimming. Those who live the outdoor life (such as sportsmen) are also especially at risk and should follow the example of Australian cricketers by wearing total block-out zinc cream on exposed areas when spending a long time in the sun.

Drink plenty of water when in the sun to prevent dehydration (in extreme heat you should drink a litre every hour), and avoid excess alcohol and over-exertion, particularly if you're elderly. Too much sun and too little protection also dry the skin and cause premature ageing, so care should be taken to replace the skin's natural oils (many Australian women in their 20s and 30s have the skin of people 20 or 30 years older).

Water

You can safely drink the tap water in Australia, although the wine tastes much better and, taken in moderation, even does you good (if you believe the winemakers!). Water supplies are fluoridated in most parts of Australia in order to help prevent tooth decay.

Wildlife

Australia has some of the deadliest creatures in the world, including catfish, crocodiles, jellyfish, scorpions, sharks (see **Swimming** on page 461), a plethora of poisonous snakes (e.g. death adder, sea snakes and western taipan), venomous spiders (e.g. the funnel-web, red-back and trap-door), and stonefish, many of which can deliver a fatal bite or sting. Although you're unlikely to have a close encounter with most of Australia's wildlife (unless you venture into the bush or the sea off unprotected beaches), poisonous snakes and spiders can be found in suburban parks and gardens and near water courses. You should avoid undergrowth and country areas unless you're wearing protective clothing, i.e. not flip flops (thongs) or shorts, and try to avoid disturbing wildlife. Insects (e.g. mosquitoes, ticks and wasps) are also a problem in many areas, although they're unlikely to kill you. Children are taught at school to recognise dangerous wildlife.

Immunisation

Children should have six sets of injections between the age of two months and four years in order to be fully immunised against diphtheria, hepatitis B, measles, mumps poliomyelitis, rubella, tetanus and whooping cough. Children aged between 10 and 19 years also need booster shots for most of these diseases. Immunisations can be provided by your family doctor, an immunisation clinic, local authorities and some public hospitals. There's an Australian Child

Immunisation Register (ACIR) where all immunisation details are recorded and which can be accessed by parents and authorities (☎ freecall 1800-65809).

A large percentage of older children aren't fully immunised against diseases such as diphtheria, tetanus and whooping cough, resulting in many unnecessary deaths. Many parents are concerned about the side effects, although these are insignificant compared to the effects of the diseases themselves. In an attempt to 'encourage' parents to immunise their children, the government has introduced measures such as the requirement to have children immunised in order to receive family payments such as child care benefit (see page 341). There's also a maternity immunisation allowance given as a one-off payment ($213.60 in 2004) when the child is 19 months old and is fully immunised. As a result of an intense campaign for child immunisation, in 2001 nearly 90 per cent of children under 18 months were fully immunised (in some states, such as NSW, the figure is nearer 100 per cent).

EMERGENCIES

The action to take in a medical 'emergency' depends on the degree of urgency. If you're unsure who to call, ask the telephone operator ((1234) or call your local police station. They can tell you who to contact or even call the appropriate service for you. Whoever you call, you should give the approximate age of the patient and, if possible, specify the type of emergency. **Keep a record of the telephone numbers of your ambulance service, dentist, doctor, local hospitals and clinics, and other emergency services, next to your telephone.** A mobile telephone can be a lifesaver in a remote area or when you need help and are alone.

Dial (000 for an ambulance **only in an emergency**. Ambulances generally come without a doctor but usually with a paramedic. Many ambulances are equipped with cardiac, oxygen and other emergency equipment (called intensive care ambulances). Ambulance services aren't covered by Medicare, although in most cities you can become a member of the St John's Ambulance Association for around $20 per year, which entitles you to free ambulance services. Private health insurance may include ambulance costs.

There are air ambulances (helicopters) in some cities, and remote outback areas are served by the Royal Flying Doctor service, established as a non-profit organisation in 1927 and funded by the federal government and voluntary contributions. The service covers some 80 per cent of outback areas from 20 main bases, ensuring that most patients are less than two hours from medical help. Services include regular clinic visits to remote communities, visits by specialists and, in some areas, dental treatment. The service also offers advice on touring and emergency procedures (travellers in remote areas can rent a transceiver with emergency call buttons). For more information, contact the Royal Flying Doctor Service of Australia, Federal Office, Level 5, 15-17 Young Street, Sydney, NSW 2000 (☎ 02-9241 2411, 🖳 www.rfds.org.au).

In minor 'emergencies', you should telephone your family doctor if you have one. Failing this you can ask the operator ((1234) for the telephone number of a local doctor or hospital (or consult your telephone book). Police stations keep a list of doctors' and chemists' private telephone numbers in case of emergency. In some cities and regions, there are private, 24-hour doctor services that make house calls (but check the cost before using them). If you have an emergency dental problem outside normal surgery hours, call a dentist providing an emergency service (listed in the yellow pages).

If you're physically able, you can go to the Accident, Casualty or Emergency department of a public hospital, many of which provide a 24-hour service. Check in advance which local hospitals are equipped to deal with emergencies and the quickest route from your home. This information may be of vital importance in the event of an emergency, when a delay could mean the difference between life and death. Emergency cases, irrespective of nationality and the ability to pay, are **never** turned away in Australia, and treatment may be free if you're a national of a country with a reciprocal health agreement with Australia, which currently include Finland, Ireland, Italy, Malta, the Netherlands, New Zealand, Norway, Sweden and the UK (check before travelling to Australia).

THE DISABLED

Australia provides better than average facilities for the disabled, but accommodation and support services for the disabled are relatively poor. All capital cities and most regional centres produce maps showing accessible parking, paths and toilets for those with mobility difficulties, and nationwide facilities are listed in *Easy Access Australia* (available from 💻 www.easyaccessaustralia.com.au). Many councils provide a directory of services for people with disabilities and for older residents. General information is available from the National Information Communication Awareness Network (NICAN), PO Box 407, Curtin, ACT 2605 (☎ 02-6285 3713, 💻 www.nican.com.au).

NATIONAL HEALTH SERVICE

Australia's national health service is called Medicare, which was established in 1984 and is administered by the Health Insurance Commission (HIC, 💻 www.hic.gov.au). It provides free treatment in public hospitals and free or subsidised treatment by doctors (including specialists), optometrists and dentists in certain cases. Medicare even covers 75 per cent of the cost of private treatment, so that a private health insurance policy needs to cover only 25 per cent of costs.

As in many countries, the rising cost of healthcare and health insurance has created severe problems for Medicare, which is over-worked, under-resourced and facing a funding crisis. It's also burdened by the increasing life expectancy of Australians (around 13 per cent of the population is aged 65 or older, a figure which is expected to double by the year 2050). In recent years, the cost of private health insurance, which usually supplements rather than replaces Medicare, has increased sharply and many people have cancelled their policies (thus adding to the burden on Medicare). Before Medicare was introduced in 1984, some two-thirds of Australians had private cover; this has since fallen to less than a third. Many people believe that Australia now has a two-tier health system: a costly private health sector with all the 'bells and whistles' for those who can afford it and a neglected, second-rate public system for those who cannot.

Many public hospitals are cash-starved and cannot cope with the demand; many have a shortage of nursing staff and doctors as well as a lack of new medical equipment. Although most urgent cases are admitted within 30 days, there are long waiting lists for elective surgery under Medicare, and non-urgent cases may have to wait up to a year for treatment. (In 2001, there was graphic media coverage of patients sitting on trolleys waiting for a bed.) It's generally agreed that vastly increased health expenditure is necessary if Medicare is to continue.

With this in mind, the government has launched the MedicarePlus package, a $2.4 billion investment designed to protect the future of Medicare and address the shortage of doctors, nurses and other health professionals, particularly in rural and regional Australia. Under the scheme, there will be an extra 1,500 doctors and 1,600 nurses by 2007, including some who are foreign-trained. Other measures to be introduced include the government paying GPs an extra $5 per patient for every bulk-billed service provided to children under 16 and to concession card holders (see page 324), and better access to medical care for residents of old people's homes, including a new Medicare payment for doctors who carry out comprehensive health checks of old people's home residents . . . It isn't clear, however, where the money to pay for all these improvements is to come from.

General information about Medicare in English is available from the Medicare Information Service (☎ local call rate 13-2011) and information in other languages is available from the Medicare Multilingual Telephone Information Service (☎ 13-1202). Medicare produces a comprehensive booklet *Welcome to Medicare* in a number of languages. The benefit system (see below) was revised in January 2005 and is subject to further change; for further information and the latest developments, see the Health Insurance Commission (HIC) website (💻 www.hic.gov.au/medicareinitiatives).

Eligibility

All permanent residents of Australia are eligible to join Medicare, and restricted access is also granted to citizens of certain countries with which Australia has a reciprocal healthcare agreement (see page 315). If you're working in Australia, you're automatically covered for injury and illness as a result of an accident by compulsory workers' compensation insurance (see page 66). Medicare eligibility is immediate upon application (and can even be backdated to your arrival in Australia) but new members may have to wait up to three months to receive refunds. Foreign diplomats and their families also aren't covered by Medicare. Medical expenses incurred by men aged over 55 and women aged over 51 who have been sponsored in the family reunion migration category are the responsibility of their sponsor for ten years or until they reach retirement age.

Retirees

Foreign retirees with a temporary residence visa aren't covered by Medicare and must take out private health insurance. Permanent resident retirees who aren't in receipt of a social security or veterans' pension and whose income is below a certain amount may qualify for a range of free and concessionary health services. Retirees can apply for a Commonwealth Seniors Health Card (contact Centrelink Retirement Services ☎ local call rate 13-2300) and receive prescriptions at $3.80 each for medicines included in the Pharmaceuticals Benefits Scheme (PBS – see **Medicines & Chemists'** on page 323) and a telephone allowance.

Benefits

The proportion of eligible medical expenses (see lists below) that is covered by Medicare varies according to the type of service and the medical practitioner providing it. Medicare covers a percentage of set fees, as specified by the Medicare Benefits Schedule (MBS), which is drawn up by the Commonwealth government. Schedule fees are increased annually (on 1st November) at half the rate of inflation. In general terms, Medicare pays for 85 per cent of the schedule fee for outpatient treatment and 100 per cent of the schedule fee for hospital in-patient services (see page 325). Specifically, Medicare normally provides 100 per cent cover for the following:

- Doctors' consultation fees, including treatment by specialists (when referred by a general practitioner). But when a doctor charges more than the schedule fee (as many do), patients must meet the additional cost (or buy private insurance to cover it).
- Most surgical and other therapeutic procedures performed by doctors.
- All treatment costs when you're treated as a Medicare patient in a public hospital.
- X-rays, pathology and other medical tests, examinations and certain surgical procedures (listed in the *Medicare Benefits Schedule*, available on 💻 www.hic.gov.au).
- Eye tests performed by an optometrist.
- Some surgical procedures performed at a hospital by dentists registered with Medicare and oral surgeons.
- Specified items under the Cleft Lip and Palate Scheme.

Medicare provides only partial cover (usually 85 per cent) for the following:

- Medicines (see page 323).
- Procedures and diagnostic tests performed by a general practitioner (GP).
- Referred services, e.g. those provided by consultant physicians, specialists, allied health professionals or dentists.

- Non-referred services carried out by a medical practitioner where the service is in the field of sports medicine or emergency medicine.
- Contraceptive help.
- Immunisation.
- Maternity care.
- Psychiatric treatment.
- Services provided by optometrists.

Medicare **doesn't** cover the following:

- Dental examinations and treatment (although certain essential dental surgery is covered).
- Ambulance services.
- Home nursing.
- Chiropody, occupational therapy, physiotherapy, podiatry, psychology, and speech and eye therapy.
- Acupuncture (unless treatment is provided by a doctor).
- Spectacles and contact lenses.
- Hearing aids, prostheses and other appliances.
- Medical and hospital costs incurred overseas.
- Medical treatment that isn't necessary, including elective or cosmetic surgery.
- Treatment arranged before arriving in Australia.
- Accommodation and medical treatment in a private hospital or as a private patient in a public hospital.
- Medical repatriation or funeral costs.
- Examinations for life insurance, membership of a friendly society or superannuation.

Medicare also doesn't cover situations where someone else is responsible for medical costs (e.g. a compensation insurer, an employer or a government authority). If you receive treatment under Medicare for an injury or accident which is subject to compensation by a third party, such as an insurance company or workers' compensation, the insurer must reimburse Medicare for any benefits related to the injury before making any payments to you. You're usually required to indicate whether this is the position when making a claim.

Safety Net

Those who require frequent treatment not 100 per cent covered by Medicare are protected from high costs by a 'safety net'. When you (or your family members) have made payments amounting to a total of $300 (adjusted annually, on 1st

January) in a Medicare financial year (from 1st July to 30th June), benefits are increased to 100 per cent. If your GP charges more than the schedule fee, the extra amount doesn't count towards the safety net total (extra amounts for in-hospital services also don't count). It isn't necessary for individuals to register for the safety net, as Medicare keeps a record of payments and the higher (100 per cent) benefits apply automatically as soon as the limit is reached. However, families (even when all members are listed on a Medicare card) need to complete a *Medicare Safety Net Registration Form* and take or send it to a Medicare customer service centre. A family includes a spouse (or *de facto* spouse), children under 16 in your care and dependent full-time students aged under 25. It's important to submit a registration form as soon as possible, as refunds aren't made retrospectively.

Contributions

Medicare is funded by a 1.5 per cent levy on taxable income (above $15,529) and by general taxation, deducted at source from employees' wages. In an effort to 'encourage' high earners to take out private health insurance, the government recently increased the levy by 1 per cent for single people earning over $50,000 per year and families earning over $100,000 per year who don't have private health insurance (see page 351). If you're self-employed, the levy is included in your annual income tax charge. Certain people are exempt from paying the levy, including defence force personnel without dependants, pensioners with a pensioner concession card (known as a Commonwealth Concession Card or a Commonwealth Seniors Health Card – see **Retirees** on page 317), single people on incomes below $15,529, and war veterans and widows. Couples and sole parents who earn less than $31,729 are entitled to a reduction in their Medicare levy. The unemployed and dependants have automatic deductions made from their unemployment benefits or other allowances.

Enrolment

Assuming you plan to stay in Australia for more than a couple of months, you should enrol in Medicare as soon as possible after you arrive, although it isn't necessary until you use the system, as you can join retrospectively, i.e. claim a refund of previous medical expenses after joining Medicare. You can apply in person at a Medicare office or you can call ☎ local call rate 13-2011 and have an application form sent to you. You're required to show proof of eligibility, e.g. your passport with a residence stamp if you're a permanent resident. Applicants must also provide details of their assets, income and residence.

Medicare Card

You receive a plastic Medicare card (green and gold) by post around two to three weeks after applying, which shows your Medicare membership number, the names of all dependants entitled to use the service and the expiry date of the card. Cards are valid for five years, although you must obtain a replacement card if you change your address or other details change (e.g. your family increases in size). The card has a signature strip on the back and must be signed immediately. If you receive treatment before you obtain your card, you must pay in full and claim a refund or delay payment until you receive your card. You must quote your Medicare number when making enquiries or a claim and use your Medicare card to:

- Receive a cash benefit at a Medicare customer service centre.
- Receive treatment (without payment) from a doctor or optometrist who bulk bills Medicare (see page 320).
- Obtain free treatment in a public hospital.
- Obtain prescriptions.

Bulk Billing

Bulk billing (also called direct billing) is where a doctor (or optometrist) doesn't charge the patient, but the patient verifies his entitlement to benefits to the doctor, who bills Medicare directly. Most doctors bulk bill at least some of their patients, particularly pensioners and Commonwealth Seniors Health Card holders (see **Retirees** below). If your doctor bulk bills, you're asked to complete a form after treatment, of which you receive a copy. You don't need to pay anything and aren't required to make a claim to Medicare. However, doctors can bulk bill only if they charge the schedule fee (currently $27 for a standard consultation. But Australian GPs aren't happy with the schedule, which has fallen in real terms in recent years, and want increased payments. As a result, fewer doctors are bulk billing and even fewer are expected to in the future.

Claims

If your doctor or optometrist doesn't bulk bill, he gives you a bill for his services. You can either pay the bill and claim a refund from Medicare or submit the bill to your local Medicare office with a claim form (a fairly simple choice!). Bills can be submitted by post (addressed to Medicare, PO Box 9822 in your state's capital city) or in person with a completed claim form and the original bills or receipts for payments. You receive a cheque made out to the practitioner, which you give to him with your own payment for the balance (gap), if any. (Either Australians are incurably honest or Australian doctors spend half their lives chasing patients for payment!)

If you've already paid for treatment and make a claim in person, you receive a refund in cash (although there's a limit to how much you can be paid in cash), by cheque or by direct payment into your bank account. Claims made by post are paid by cheque. Always take your Medicare card with you when attending a Medicare office.

Telephone claims (☎ local call rate 1300-360460) can by made by anyone living outside Adelaide, Brisbane, Melbourne, Perth and Sydney. These can be made at any time and don't require a form; you simply endorse your claim form with the information the telephone operator gives you and send it to Medicare. Electronic lodgement of Medicare claims was introduced in 1997 in an attempt to reduce delays in payments and improve access to Medicare for those living in rural and remote areas. The system enables members to use their Medicare cards in EFTPOS-style machines (like bank ATMs).

PRIVATE HEALTH SERVICES

Private health treatment functions both in conjunction with Medicare and independently of it, and most public hospitals admit private patients. In addition to specialist appointments and hospital treatment, people most commonly use private health services to obtain second opinions, health checks and screening, and for complementary medicine such as acupuncture, chiropractic, homeopathy, naturopathy, osteopathy and physiotherapy (which aren't usually covered by Medicare or, indeed, private health insurance). Private patients are usually free to choose their own doctor and hospital, and may be accommodated in a single, hotel-style room with an en suite bathroom, radio, room service, telephone and colour TV – at corresponding expense!

With the deterioration of Medicare services and lengthening waiting lists, you're strongly recommended to consider taking out private health insurance (see page 348), which ensures you always receive the medical treatment you need, when you need it.

DOCTORS

There are excellent family doctors, who are generally referred to as general practitioners (GPs), throughout Australia. However, there's a glut of doctors in most cities and metropolitan areas and an acute shortage (totalling around 1,000 GPs) in rural areas, where the ratio of doctors to population is less than half the national average. Therefore in rural areas and the outback, where you're also served by the Royal Flying Doctor Service, you may need to travel some distance to visit a doctor.

Your GP can provide advice and information on all aspects of health and medical care, including blood donations, home medical equipment, preventive medicine and special counselling. If you're a Medicare patient, he should also be able to advise you about the range of benefits provided under Medicare (see page 315). Patients in Australia have no legal right to see their medical records.

Choosing a Doctor

It isn't necessary to be registered with a doctor in Australia, where you can choose to visit any doctor, either as a Medicare patient (provided the doctor is registered with Medicare) or a private patient. Many doctors in the suburbs of major cities work at public clinics and medical centres, where a number of doctors have a group practice, at least one of whom is usually female (there's a relatively large percentage of women doctors in Australia). Clinics and medical centres usually have an in-house pharmacy, and medical tests, such as blood and urine analysis and X-rays, may also be conducted in-house.

The best way to find a doctor, whether as a Medicare or private patient, is to ask your colleagues, friends or neighbours if they can recommend someone. Before consulting a doctor, you should enquire (e.g. by asking the receptionist) whether a doctor has the 'qualifications' you require, for example:

- Is he or she of the 'right' sex?
- Is he easily reached by public transport, if necessary?
- Is it a group practice? This may be preferable to an individual practice, where you may be required to see a locum (replacement) doctor when your doctor is absent (in a group practice doctors cover for each other outside surgery hours).
- What are the surgery hours (Saturday and evening surgeries may be held)?
- What is the procedure for home visits?
- Does the doctor practise preventive or complementary medicine (e.g. acupuncture)?
- Does the doctor prescribe contraception (some don't)?
- Does the doctor charge the schedule fee (and bulk bill) or a higher fee – see below?
- If you're a private patient, what does a consultation cost?

Fees

If you wish to be treated as a Medicare patient, you must check whether a doctor charges the schedule fee for consultations and bulk bills Medicare (see **Bulk Billing** on page 320) or whether he charges more (which may be $40 or more) and requires you to pay. Many doctors now charge more than the schedule fee, and in some areas you may have difficulty finding a doctor who doesn't, although pensioners and Commonwealth Seniors Health Card holders are usually exempt from additional fees. If you wish to see a GP privately, you (or your insurance company) must pay the full fee, which is at the doctor's discretion but is usually at least $50 for a routine consultation.

The low remuneration paid to doctors by Medicare encourages doctors who charge the schedule fee to rush consultations (referred to as 'six-minute' or 'stop-watch' medicine). If you're concerned that your doctor doesn't allow sufficient time for a thorough examination, you should change doctors, although you may need to choose one who charges a higher fee.

Surgery Hours

Surgery hours vary, but are typically from 8.30am to 6 or 7pm, Mondays to Fridays, with early closing one day per week, e.g. 5 or 5.30pm on Fridays.

Evening surgeries may also be held one or two evenings per week. 'Emergency' surgeries may be held on Saturday mornings, e.g. from 8.30 to 11.30am or noon, when you can be treated without an appointment for urgent but not life-threatening problems. Most doctors' surgeries have answering machines outside surgery hours, when a recorded message informs you of the name and telephone number of the doctor on call (or deputising service).

Appointments

An appointment must be made to see a GP, usually one or two days in advance. If you're an urgent case (but not an emergency), your doctor usually sees you immediately, but you should still telephone in advance if possible. Surgeries are often overrun, however, and you may need to wait well past your appointment time to see a doctor. Australian doctors make house calls, although these can be expensive for private patients.

Specialists

Medicare patients must always be referred by a GP to a specialist, e.g. an eye specialist, gynaecologist or orthopaedic surgeon. If you want a second opinion on any health matter, you may ask to see a specialist, although your doctor may refuse to refer you – in which case you can obtain a second opinion from another GP, who may agree to refer you, or you can consult a specialist as a private patient. Patients with private health insurance may be free to make appointments directly with specialists, although most insurance companies prefer patients to be referred by GPs. Most specialists have long waiting lists for Medicare patients.

MEDICINES & CHEMISTS'

Medicines (drugs) are obtained from chemists' (pharmacies), which also provide free advice concerning minor ailments and recommend appropriate medicines. In some isolated areas, e.g. remote parts of Queensland, some doctors act as chemists and dispense a wide range of everyday medicines, including treatment for diabetes and the contraceptive pill. Many medicines in Australia can be prescribed only by a doctor via an official prescription, which is written in a secret language decipherable only by doctors and pharmacists. Some medicines sold freely in other countries require a doctor's prescription in Australia, while certain medicines that require a prescription in other countries are available over the counter in Australia. To obtain medicines prescribed by a doctor, simply take your prescription to any chemist. Your prescription may be filled immediately if it's available off the shelf, or you may be asked to wait or come back later.

At least one chemist's is open in most towns during the evenings and on Sundays for the emergency dispensing of medicines, and there are 24-hour chemists' in some cities. A roster is posted on the doors of chemists' and published in local newspapers and guides. If you require medicine urgently when chemists' are closed, you should contact your GP or a police station.

Most chemists also sell cleaning supplies, cosmetics, health foods, non-prescription medicines and toiletries. A health food shop sells diet foods, homeopathic medicines and eternal-life/virility/youth pills and elixirs, which are quite popular in Australia (even though their claims are often in the realms of fantasy). **Always use, store and dispose of unwanted medicines safely, e.g. by returning them to a chemist or dispensing doctor, and never leave them where children can get their hands on them.**

Charges

Medicare – via the Pharmaceutical Benefits Scheme (PBS) – subsidises the cost of around 1,700 'necessary and life-saving' medicines. In fact, most medicines available on prescription are subsidised under the PBS, so just by having a prescription filled you receive the benefit of the subsidy. PBS medicines are available to all Australian residents and to visitors from countries with which Australia has a reciprocal healthcare agreement (see page 315). Proof of residence or nationality may be required. If you're eligible but unable to provide proof, you may be charged the full price for medicines, although you can obtain a refund at a Medicare customer service centre or by posting your claim (plus the receipt and your Medicare card or proof of eligibility) to Medicare, PO Box 9822 in a state or territory's capital city. If you're eligible, you pay a maximum of $28.60 for each PBS medicine; if you qualify for concessions (see below), you pay only $4.60.

If a medication isn't available under PBS (i.e. is non-prescription), you must pay the entire cost. The cost of non-prescription medicines can vary considerably and, if you need a medication regularly, it's worth shopping around. If you have private health insurance, you may be able to reclaim the cost of prescriptions from your insurance company.

In recent years, the government has restricted the prescription of expensive medicines in order to control the escalating cost of pharmaceuticals. GPs must now prescribe the cheapest of a particular group of medicines, and patients wishing to use a more expensive medicine must pay a 'therapeutic premium' (the difference between the government subsidy and the actual cost).

It's possible to buy prescription (and other) medicines by post (post free) at savings of up to 50 per cent from Pharmacy Direct, 3 Coal Street, Silverwater, NSW 2128 (☎ local call rate 1300- 656245 or ☎ 02-9648 8888, 🖳 www.pharmacydirect.com.au).

Concessions

Once you or your family (spouse or *de facto* spouse, children aged under 16 and dependent full-time students under 25) have spent a certain amount – currently $874.90 (adjusted annually on 1st January) – on prescription medicines in a calendar year, you're entitled to receive all additional prescription medicines at the concessionary rate of $4.60 (2005) per item for the remainder of the calendar year. All purchases must be recorded on a *Prescription Record* form by your chemist.

If you have a concession card (issued to low-income families, the unemployed, war widows and their dependants), you pay $4.60 per prescription until you've spent a total of $239.20, after which there's no charge for the remainder of the year.

Foreign Prescriptions

If you're visiting Australia, you may bring a maximum of four weeks' prescription medicines with you. The brand names for the same drugs and medicines vary considerably from country to country so, if you regularly take medication overseas, you should ask your doctor for the generic name. If you wish to match medication prescribed overseas in Australia, you need a current prescription with the chemical name, the dosage, the manufacturer's name and the medication's trade name. This must be endorsed by an Australian-registered doctor before you can take it to an Australian chemist. Most foreign medicines have an equivalent in Australia, although particular brands may be difficult or impossible to obtain.

HOSPITALS & CLINICS

Most Australian towns have a hospital or clinic, signposted by a sign of a white H on a blue background. Australia has a variety of public and private hospitals and clinics, and there are various kinds of public hospital. Major hospitals are called general hospitals and provide treatment and diagnosis for day-patients, in-patients and out-patients. They may have an infectious diseases unit, maternity department, psychiatric and geriatric facilities, rehabilitation and convalescent units, and cater for most forms of specialised treatment. Other types of public hospital include including children's hospitals, day hospitals, dental hospitals, district hospitals, psychiatric hospitals, teaching hospitals and veterans' hospitals.

Australia's public hospitals are funded jointly by the federal government and state and territory governments, and administered by state and territory health departments. There's also an increasing number of private hospital operators in Australia (such as Australian Hospital Care), and some public hospitals are operated by private companies under a contract.

Public Treatment

Medicare pays for the full cost of accommodation and medical treatment performed by hospital-appointed doctors for Medicare patients in public hospitals. Hospital bills for treatment under Medicare are always paid directly by Medicare. However, patients have no choice of doctors or hospital, nor of when they're admitted for treatment or surgery. Medicare patients also receive free X-rays and pathology tests in public hospitals and free out-patient services in some hospitals. Patients are usually accommodated in general wards or twin rooms. If you want a TV or a telephone, you must pay extra. When you visit a public hospital, you should take your Medicare card with you (if applicable). The staff may ask whether you wish to be treated under Medicare or as a private patient.

In recent years, there has been a funding crisis in public hospitals in many states, some of which have chronic shortages of basic medical supplies, including bandages, bed linen, drugs, sterile dressings, swabs and syringes. Some public hospitals also have a lack of diagnostic equipment, e.g. for brain scans. In some over-worked public hospitals, patients are left lying for hours in emergency departments and in corridors waiting for ward beds. Some public hospitals also suffer from a shortage of doctors and nurses, and are forced to recruit casual staff from locum and nursing agencies. Fortunately, there's usually no shortage of life-saving equipment or medicines.

Private Treatment

Even private patients are subsidised by Medicare. If you're a private patient in a public or private hospital, Medicare pays 75 per cent of the schedule fee for medical services and the remaining 25 per cent is paid by your private health insurer, if you have one. When you leave hospital, you're generally asked to pay the difference (if any) between your health insurer's refund and the hospital fees, which you must then reclaim from your insurer.

If you don't have private health insurance, you're asked to pay the estimated costs at the time of admission. The average charge for a private bed is around $250 per day in a public hospital and over $600 per day in a private hospital, where prices have increased greatly in recent years. Patients in private hospitals are usually given a one or two bills for the total cost of treatment, although some hospitals still prefer to charge separately for different treatments and care.

Private patients are usually provided with single rooms equipped with all the comforts of home, including en suite bathroom, radio, room service, telephone and TV. If you're a private patient, you can choose the hospital and your attending doctor and surgeon, although if you want your own doctor to treat you in a public hospital there's a daily 'accommodation' charge.

CHILDBIRTH

Childbirth in Australia usually takes place in a hospital labour ward or birth centre (a small unit normally located in the grounds of a hospital), where a stay of up to five days is usual (although many women leave hospital within three days of giving birth). Public hospitals are under pressure to discharge mothers earlier, and even privately insured mothers are being encouraged to cut their hospital stay in exchange for lower maternity (e.g. obstetrician) bills.

Few people in Australia choose to give birth at home and, if you wish to do so, you must find a doctor or midwife (see below) who's willing to attend you.

Some doctors are opposed to home births, in case there are complications requiring specialist equipment or staff. However, you can hire a private midwife to attend you at home throughout and after your pregnancy.

Medicare patients are usually unable to choose the hospital where they have their baby or their obstetrician. If you have a choice, find out as much as possible about local hospital methods and policies concerning childbirth, either directly or from friends or neighbours, before booking a bed. The policy regarding a father's attendance at a birth varies with the hospital. **A husband or partner doesn't have the right to be present with a woman during labour or childbirth; his presence is at the consultant's discretion.** Women who don't speak English often have problems and are generally dissatisfied with their hospital treatment during pregnancy; interpreters are rarely provided and information isn't usually published in foreign languages.

Antenatal classes must be paid for, although the cost is usually covered by private insurance. There are Maternal and Child Health Centres in some states (e.g. Victoria), funded by the state government or local councils. However, there's a dearth of services for new mothers in many areas and postnatal care may be patchy or even non-existent, new mothers being left to their own devices.

Births must be registered with the Registrar of Births, Deaths and Marriages within 60 days (even when a child is stillborn). When a birth takes place in a hospital, parents are given the relevant form to register the birth. In the case of home births, a form can be obtained from a hospital or from the Registrar of Births. A child born to an unmarried mother is usually registered in her name but can be registered in the father's name if both parents agree. The birth of a child to foreign parents may need to be reported to a consulate or embassy, e.g. to obtain a national birth certificate and passport for a child. If you need to obtain a copy of a birth certificate, the cheapest way is to apply to the registrar in the state or territory where it was registered.

Family planning associations provide free counselling, teaching and related services. There are many publications for mothers, including *New Mother's Handbook* published for Melbourne and Sydney (Universal Magazines, Unit 5, 6-8 Byfield Street, North Ryde, NSW 2113, 💻 www.universalmagazines.com.au) and *The New Good Birth Guide* by Sheila Kitzinger (Penguin).

DEATHS

Deaths must be registered with the Registrar of Births, Deaths and Marriages within a certain period, which is usually 21 days. The registrar is normally notified directly by the hospital authorities when a death occurs in a hospital. He decides whether to issue a death certificate after obtaining a medical certificate and other details concerning the deceased. If someone dies accidentally, suddenly, during an operation or in unusual circumstances, or the cause of death is unknown, the registrar notifies the police and/or a coroner, who decides whether an autopsy is necessary to determine the cause of death.

The registrar needs to know the personal details of the deceased, including his date and place of birth and death, marriage details (if applicable) and whether he was receiving a state pension or any welfare benefits. The registrar then issues a death certificate, which authorises the funeral to take place. The certificate must be given to a funeral director (or undertaker) to organise the burial or cremation, or you can arrange for the body to be shipped to another country for burial. You may wish to announce a death in a local or national newspaper, giving the date, time and place of the funeral and your wishes concerning flowers or contributions to a charity.

The death of a foreigner may also need to be reported to a consulate or embassy, e.g. to register the death in the deceased's home country. In the event of the death of an Australian resident, all interested parties must be notified (see **Chapter 20**). You need a number of copies of the death certificate, e.g. for financial institutions, insurance companies, pension claims and the proving of the will (probate). If you need to obtain a copy of a death certificate, the cheapest way is to apply to the registrar in the state or territory where it was registered. A brochure, *What To Do When Someone Dies*, is available from Centrelink (☎ local call rate 13-1021).

Funeral Costs

Traditional funerals are expensive in Australia, where cremation costs an average of around $4,000 and burial around $5,000 (undertakers only get one bite of the cherry and have to make the most of it!). A grave plot (which are in short supply in some cities) can cost anything from $400 to $4,000, plus digging fees of around $400 to $1,000. The tenure on a plot may be indefinite or limited, e.g. from 25 to 99 years, after which you must make an additional payment if you wish to retain the plot. You can pay in advance for your funeral through a variety of 'pay-now-die-later' schemes, with price and service guaranteed, although there are no legal safeguards and the prepaid funeral trade is rife with fraud, mismanagement and over-selling. If you want to have a body buried overseas or have someone who died overseas buried in Australia, the body probably needs to be transported by air, which can be **very** expensive.

DENTISTS

There are excellent dentists in cities and towns throughout Australia, although they're thin on the ground in country areas. There's no need to register with a dentist in Australia, and the best way to find a good one is to ask your colleagues, friends or neighbours (particularly those with perfect teeth) if they can recommend someone. Dentists are listed under 'Dental Surgeons' in the yellow pages and are permitted to advertise any special services they provide, such as emergency or 24-hour answering services, a dental hygienist, and evening or weekend surgeries. There are mobile dentists in some country regions, and in remote areas emergency dental services are provided via the Flying Doctor Service. Many family dentists in Australia are qualified to perform treatment such as endodontics or periodontics, which are carried out by specialists in many other countries.

General dental services aren't funded by Medicare, although it pays for 75 per cent of in-hospital medical procedures performed by a Medicare-registered dentist or an oral surgeon. The cost of dental treatment has risen considerably in recent years, and charges, which vary with the area and the dentist, can be very high. If you miss a dental appointment without giving 24 hours' notice, your dentist may charge you a standard fee. Most dentists accept payment by credit card (plus bearer bonds, diamonds, gold, etc.). Dental teaching hospitals in the major cities treat patients for less than private dentists, although you may be something of a guinea pig.

Pensioners and the unemployed with a Medicare concession card are entitled to free general and emergency dental treatment under the Commonwealth Dental Health Program, although there are waiting times of up to two years for treatment! Children in some states receive free school dental care. Information about dental fees can be obtained from the Australian Dental Association, PO Box 520, St Leonards, NSW 1590 (☎ 02-9906 4412, 💻 www.ada.org.au). For information about **Dental Insurance** see page 353.

OPTICIANS

As with doctors and dentists, there's no need to register with an optometrist or optician. You simply make an appointment with anyone of your choice, although it's sensible to ask your colleagues, friends or neighbours if they can recommend someone. Opticians and optometrists are listed in the yellow pages, where they may advertise their services.

There are three kinds of professionals providing eye care in Australia. The most highly qualified is an ophthalmologist, who's a specialist physician trained in diagnosing and treating disorders of the eye. In addition to performing eye surgery and prescribing medicines, he may perform sight tests and prescribe spectacles and contact lenses. You may be referred to an ophthalmologist by an optometrist or your GP. Optometrists are licensed to examine eyes, prescribe corrective lenses, and dispense spectacles and contact lenses. They're also trained to detect eye diseases and may prescribe medicines and treatment. Medicare pays for 85 per cent of the cost of eye tests by optometrists, but not tests by ophthalmologists.

An optician isn't the same as an optometrist (as in some other countries) and may not examine eyes or prescribe lenses; opticians are licensed to fill prescriptions written by optometrists and ophthalmologists and to fit and adjust spectacles. There are opticians at optical retail chain stores in Australia, where you can have spectacles made within an hour. You aren't required to buy your spectacles or contact lenses from the optometrist who tests your sight, and he must give you your prescription at no extra charge.

The eye care business is very competitive in Australia and, unless someone is highly recommended, you should shop around for the best deal. Prices for both spectacles and contact lenses vary considerably, so it's wise to compare costs (although make sure you're comparing like with like) before committing yourself to a large bill. Special offers are common, such as 'buy a new pair of spectacles and receive a spare pair free', but the lowest prices and special deals aren't necessarily the best value. Always ask about extra charges for adjustments, eye examinations, fittings, follow-up visits, lens-care kits and the cost of replacement lenses (if they're expensive, it may be worthwhile taking out insurance). Many opticians offer insurance against the accidental damage of spectacles for a nominal fee.

Many Australians wear contact lenses. Disposable (one-day) and extended-wear (e.g. one or three months) contact lenses are widely available, although most medical experts believe that extended-wear lenses should be approached with extreme caution, as they greatly increase the risk of potentially blinding eye infections. **Obtain advice from a doctor or eye specialist before buying them.** Soft contact lenses or spectacles (frames and lenses) can be purchased in Australia from around $150 to $200 (usually inclusive of an eye examination).

It's best to have your eyes tested before your arrival in Australia and to bring a spare pair of spectacles or contact lenses with you (also bring a copy of your prescription in case you need to obtain replacements in a hurry).

COUNSELLING

Counselling and assistance for health and social problems are available under Medicare and from many community groups and volunteer organisations, ranging from national associations to small local groups (including self-help groups). In times of need there's nearly always someone to turn to, and all services are strictly confidential.

Local authorities provide social workers to advise and support those requiring help within their community. If you need to find help locally, you can contact your local council, local voluntary services or a citizens' advice bureau. A list of 24-hour emergency services (including many counselling services) is included at the front of both white and yellow pages, as are community help and welfare services, and help for young people.

Many colleges and educational establishments provide a counselling service for students, and general hospitals have a psychiatrist on call 24 hours a day. Problems for which help is available are numerous and include alcoholism (e.g. Alcoholics Anonymous), dieting (e.g. Weight Watchers), drug rehabilitation, gambling, sexuality-related problems, marriage and relationship counselling, rape and battering, smoking, attempted suicide and psychiatric problems, and youth problems.

Trained counsellors provide advice and help for sufferers from various diseases (e.g. multiple sclerosis and muscular dystrophy) and the disabled (e.g. the blind and deaf). They also help very sick and terminally ill patients (e.g. AIDS, cancer and leukaemia sufferers) and their families come to terms with their situation. A number of voluntary organisations and local authorities run refuges for battered wives (and their children) or maltreated children, whose conditions have become intolerable (some provide 24-hour emergency telephone numbers). If you or a member of your family are the victims of a violent crime, the police usually put you in touch with a local victim support scheme.

In major towns, counselling may be available in your own language if you don't speak English. If you need help desperately, someone speaking your language can usually be found. Lifeline (☎ 13-1114) provides a confidential, 24-hour counselling service in periods of personal crisis (e.g. for the desperate, lonely and suicidal) throughout Australia for the cost of a local call. There's also a freecall Women's Information Service (☎ 1800-817227). Many councils publish a directory of children's and family services.

DRUG & ALCOHOL ABUSE

Drug abuse is an increasingly serious problem in Australia, where it's estimated that heroin users alone spend around $3.5 billion per year on the drug and it costs the country around $2 billion per year to deal with the problem. The average drug abuser starts at just 14 and the average time between take-up and death is around ten years. Over 1,000 people die each year from drug abuse and heroin overdoses account for three-quarters of drug-related deaths. Cannabis or marijuana is the most widely taken drug, followed by amphetamines, ecstasy and hallucinogens. It's widely grown and smoked throughout Australia, where each state has its own laws regarding the use (or abuse) of drugs (see **Crime** on page 507).

The National Drug Strategy (💻 www.nationaldrugstrategy.gov.au), which is a cooperative venture between national, state and territorial governments and the non-government sector, works to improve the country's economic, health and social situation by preventing harmful drug use. But many people believe that the authorities are fighting a losing battle against the drug barons and that universal prohibition has actually increased consumption. Some experts would like to relax Australia's tough prohibitionist drug policies, and believe that punishing drug-users via the criminal justice system is debasing the legal system, and that they should be treated in hospitals.

Many government and voluntary organisations provide drug advice and rehabilitation services, including residential facilities. There are government-run detoxification units in the major cities, where there are also voluntary groups providing counselling and support for drug users, their relatives and friends (see your local white or yellow pages). There's also a national Children's Help Line (☎ freecall 1800-551800). If you can afford to pay for treatment, a number of private clinics and hospitals specialise in treating people for alcohol, drug and substance abuse, and other health problems.

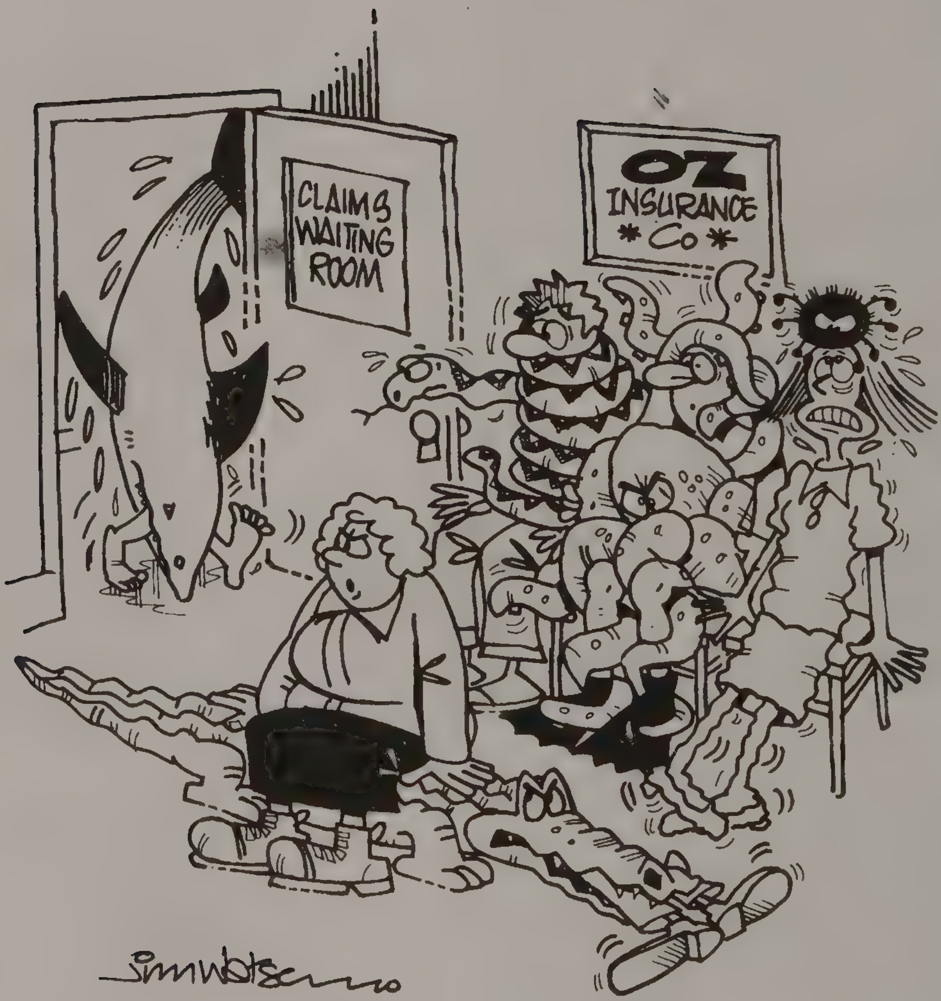
Drunkenness and alcoholism are common in Australia, where it's estimated that more than 6,000 Australians die each year from alcohol-related causes (including some 30 per cent of road deaths). Apart from the direct and indirect loss of life, alcohol abuse costs Australian industry $millions per year in lost production through absenteeism, and it's also a serious problem among children. The government has instituted a national alcohol programme to warn people of the dangers of excessive drinking. Alcoholics Anonymous has self-help groups throughout Australia (see your telephone book).

SEXUALLY TRANSMITTED DISEASES

Like most western countries, Australia has its fair share of sexually transmitted diseases (STDs), including the deadly acquired immune deficiency syndrome (AIDS). The furore over AIDS has died down in the past few years, which many fear may cause those most at risk to be lulled into a false sense of security (many Australian teenagers still practise unsafe sex). The explosion of AIDS predicted by many 'experts' hasn't materialised, particularly among the heterosexual population, but that might change. **AIDS is always fatal and to date there's no cure.** All blood used in transfusions in Australia is screened for the human immunodeficiency virus (HIV), which usually leads to AIDS. Around 13,000 people were living with HIV/AIDS in Australia in 2004. The number of new cases is relatively stable, at 200 to 250 per year (2005 estimate).

The spread of AIDS is accelerated by the sharing of syringes by drug addicts, among whom AIDS is rampant (many of Australia's heroin addicts are infected with HIV). In an effort to reduce syringe sharing among HIV-positive drug addicts, free needles (and condoms) are distributed to drug addicts. The spread of AIDS is accelerated by prostitutes, many of whom are also drug addicts, although the vast majority of people diagnosed with AIDS and HIV infection in Australia are men with a history of homosexual contact (Adelaide, Melbourne and Sydney have thriving gay communities). The best protection against AIDS (and other STDs) is a condom, although they aren't failsafe. Condoms are on sale at chemists', men's hairdressers and some supermarkets and from vending machines in toilets in pubs and other places.

Public hospitals and clinics provide free advice, tests and treatment for AIDS and other STDs. All cases of AIDS and HIV-positive blood tests in Australia must be reported to the local health authorities (patients remain anonymous). If you wish to talk to someone in confidence about AIDS, there are many organisations and self-help groups providing advice, information and support in all areas (see your local telephone book).


CLAIMS WAITING ROOM
OZ INSURANCE * Co *
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13.

INSURANCE

Australia is a nation of gamblers, which is reflected in the relatively low level of insurance, even for basic contingencies, e.g. comprehensive insurance for cars, buildings and home contents insurance, life assurance and loss of income insurance. There are only a few cases in Australia when insurance for individuals is compulsory, including building insurance if you have a mortgage (because lenders insist on it) and third party motor insurance (CTP), which is required by law but is included in vehicle registration fees (see page 270). If you're an employee, you must also belong to a pension (superannuation) fund. You may need third party and accident insurance for high-risk sports. Voluntary insurance includes accident, dental, home contents, income protection, legal expenses, life insurance, motor breakdown, personal liability, private health and travel. For information about motor breakdown insurance and car insurance, see pages 305 and 278 respectively.

The Australian government and Australian law stipulate various obligatory insurance and benefit schemes, some the responsibility of the state (social security or 'welfare'), some of employers. These include disability, health, sickness and work injuries insurance, state and private (superannuation) pensions, and maternity and unemployment benefit. Australia has one of the most comprehensive social security systems in the world in terms of the number of people eligible for benefits, which has engendered widespread welfare dependency, around a third of all Australians relying on welfare payments as their main source of income (half of whom are pensioners); on the other hand, those benefits cover only the most basic needs.

Most Australians and foreign residents and their families receive health treatment under Medicare, the national health service (see page 315). If you don't qualify for Medicare, it's essential to have private health insurance, which is obligatory for some temporary residents; even if you do, you may wish to take out a top-up policy to cover the expenses not reimbursed under Medicare. If you're coming to Australia from overseas, you'd be wise to ensure that your family has comprehensive health insurance during the period between leaving your last country of residence and arriving in Australia. This is particularly important if a private health insurance in your home country doesn't cover you overseas. One way is to take out a travel insurance policy (see page 358). However, it's usually better to extend your present health insurance policy, if possible, particularly if you have existing health problems, which may not be covered by a new policy.

It's your responsibility to ensure that your family is legally insured in Australia. **Australian law may be very different from that in your home country or your previous country of residence, and you should never assume that it's the same.**

It isn't necessary to spend half your income insuring yourself against every eventuality from the common cold to being sued for your last cent, but it's important to be covered for any event which could precipitate a major financial disaster (such as a serious accident or your house falling down). **As with everything to do with finance, it's imperative to shop around when buying insurance.** Just picking up a few brochures from insurance agents and making a few telephone calls could save you a lot of money (enough to pay for this book many times over). Regrettably, you cannot insure yourself against being uninsured or sue your insurance broker for giving you bad advice!

Information in this chapter is intended only as a guide, as the rules regarding insurance matters are constantly changing, particularly health insurance, social security and superannuation. You should therefore obtain the latest information from the appropriate authorities or an insurance company in Australia. See also **Car Insurance** on page 278 and **Breakdown Insurance** on page 305.

INSURANCE COMPANIES

There are numerous insurance companies in Australia, providing either a range of insurance services or specialising in certain fields. You can buy insurance from many sources, including banks and other financial institutions, direct insurance companies (selling direct to the public), traditional insurance companies selling through their own salesmen or independent brokers, and motoring organisations (see page 305). The major insurance companies have offices or agents (brokers) throughout Australia, including most large towns, and most of them provide a free analysis of your family or business insurance needs.

If you choose a broker, you should use one who's independent and sells policies from a wide range of insurance companies. Some brokers or agents and most banks are tied to a particular insurance company and sell policies only from that company. An independent broker should research the whole market and take into account your particular requirements, the various companies' financial performance, what you can afford, and the type of policy that's best for you. He mustn't offer you a policy because it pays him the highest commission, which incidentally you should ask him about (particularly regarding life assurance). Many analysts believe that it's better to pay for independent insurance advice than to accept 'free' advice, which may be more expensive in the long run.

In recent years, direct marketing and direct response insurance companies (bypassing brokers) have resulted in huge savings for consumers, particularly for car, building and home contents insurance. Direct marketing companies give quotations over the telephone; often you aren't even required to complete a proposal form. Compare premiums from a number of direct sales insurance companies with the best deals from brokers before choosing a policy.

When buying insurance, you should shop till you drop and then shop around some more! Premiums vary considerably (e.g. by up to 100 or 200 per cent), although you must ensure that you're comparing similar policies and that important benefits haven't been omitted. Bear in mind that the cheapest policy isn't necessarily the best, particularly regarding the prompt payment of claims. You should obtain a number of quotations for each insurance need and shouldn't assume that your existing insurance company is the best choice for a new insurance requirement. Buy only the insurance that you **want** and **need** and ensure that you can afford the payments (and that your cover is protected if you're sick or unemployed).

INSURANCE CONTRACTS

Read all insurance contracts carefully before signing them. If you don't understand everything, ask a friend or colleague to 'translate' it or obtain professional advice. Policies often contain traps and legal loopholes in the small print. If a policy has pages of legal jargon and gobbledegook in **very** small print, you have a right to be suspicious, particularly as it's common practice nowadays to be as brief as possible and write clearly and concisely in language which doesn't require a doctorate in law. Take care how you answer questions on an insurance proposal form; even if you unintentionally provide false information, an insurance company can refuse to pay out when you make a claim.

Most insurance policies run for a calendar year from the date on which you take out a policy. All insurance policy premiums should be paid punctually, as late payment can affect your benefits or a claim, although if this is so it should be stated in your policy. Before signing an insurance policy, you should take a day or two to think it over (never sign on the spot, as you may regret it later). With some insurance contracts, you may have a 'cooling off' period during which you can cancel a policy without penalty.

Claims

Although insurance companies are keen to take your money, many aren't nearly so happy to settle claims. Like insurance companies everywhere, some Australian insurance companies do almost anything to avoid paying out in the event of a claim and use any available loophole. Staff may be trained automatically to assume that claims are fraudulent. If you want to make a claim against a third party or a third party is claiming against you, you'd be wise to seek legal advice for anything other than a minor claim.

If you wish to make a claim, you must usually inform your insurance company in writing by registered letter within a number of days of the incident (possibly within 24 hours in the case of theft). **Failure to do so renders your claim void.** Don't send original bills or documents regarding a claim to your insurance company unless it's necessary (you can send a certified copy). Keep a copy of all bills, correspondence and documents, and always send letters by registered post so that your insurance company cannot deny receipt.

Don't bank a cheque received in settlement of a claim if you think it's insufficient, as you may be deemed to have accepted it as full and final settlement. Don't accept the first offer made, as many insurance companies try to get away with making a low settlement (if an insurer pays what you have claimed without a quibble, you probably claimed too little!).

When dealing with insurance companies, perseverance often pays. Insurers are increasingly refusing to pay up on the flimsiest of pretexts, as they know that many people won't pursue their cases, even when they have a valid claim. Don't give up on a claim if you're sure you have a good case, but persist until you've exhausted every avenue. If you cannot reach agreement, you can contact The Insurance Ombudsman Service Limited (☎ local call rate 1300-363683, 🖳 www.insuranceombudsman.com.au) for independent arbitration or take legal action.

SOCIAL SECURITY

Social security (welfare) is the name given to state benefits paid to residents in Australia. Social security is non-contributory and is financed from general taxation (although there's a specific levy for Medicare). Social security fraud is huge, although the government has cracked down in recent years, during which many people have lost their benefits or had them reduced (many have also been prosecuted). More than 2,000 people are convicted of cheating the welfare system every year. Many people are found to be receiving too much in payments as well as many receiving too little. The most common form of welfare fraud is people claiming unemployment benefit while working. Many cheats are discovered through tip-offs from the public under the government's confidential 'dob in a dole bludger' initiative. Another method used to detect fraudsters is data-matching between Centrelink (Australia's Social Security Department) and the Australian Tax Office.

In the period 2004/05, social security payments totalled $82.6 billion, estimated to rise to $94.7 billion by 2007/08. Nevertheless, many people fail to apply for allowances and pensions to which they're entitled. If you apply and your application is rejected, you can ask for the decision to be reviewed by an Authorised Review Officer (ARO); if it's turned down again, you can appeal to the Social Security Appeals Tribunal, and finally to the Administrative Appeals Tribunal.

A range of publications detailing social security allowances, benefits and pensions is available from Social Security offices and community organisations. Centrelink, the Department of Social Security, provides a telephone enquiry service on ☎ 13-1021. Calls are charged at local call rates from anywhere in Australia. For more information, contact the Department of Family and Community Services (FaCS), PO Box 7788, Canberra Mail Centre, ACT 2610 (☎ local call rate 1300-654227, 🖳 www.facs.gov.au).

Eligibility

The main beneficiaries of social security are the aged and disabled, single parents, those who are unemployed, sick or in special need, and families with children. Eligibility for most social security benefits is subject to an income and/or means test. The poorest 10 per cent of Australians receive some 600 per cent more in government payments than the richest 10 per cent over their lifetime. If you're found to have sufficient income or assets after a means test, your social security payments are reduced or terminated. Assets which are means tested include most investments but not belongings such as antiques, cars, holiday homes, your principal home and superannuation pensions. Financial investments are deemed to earn a certain income (adjusted annually).

New Migrants

New migrants must wait 104 weeks (any time spent as an Australian resident can be counted towards this period) before they can claim most social security payments, although refugees and humanitarian immigrants are exempt from the waiting period. Migrants can, however, claim Medicare benefits, the minimum rate of family tax benefit (see page 341) and, in exceptional circumstances, special benefit (see **Benefits** below) and a widow's allowance during the two-year waiting period. Some sponsors of migrants need to provide an Assurance of Support (see page 101), which makes them liable to repay the government if certain welfare benefits are paid to the migrant during his first two years (ten years for children sponsoring a parent who's within ten years of retirement).

According to the Welfare Rights Centre, the two-year waiting period for welfare has caused some migrants to become destitute and homeless, and there have been calls to have it suspended or cancelled, although these have so far been unsuccessful. Migrant service units monitor and review services to migrants and refugees and liaise with ethnic and voluntary groups, and there are also migrant resource centres in the major towns and cities. Settlement support is provided for migrants with genuine financial problems.

Benefits

Benefits include a bereavement allowance, carer pension, child disability allowance, disability support pension, double orphan pension, family tax payment, health care card, maternity allowance, mobility allowance, multiple birth payment (triplets or more), 'jobsearch' and 'newstart' allowance, parenting or guardian allowance (if a single parent), pharmaceutical allowance, rent assistance, sheltered employment and rehabilitation allowances, sickness allowance, widow's allowance and youth training allowance. A discretionary payment (called special benefit) may be paid to those who aren't eligible for other forms of assistance but are unable to support themselves.

The federal and state governments jointly fund a wide range of welfare services relating to home care for the elderly and disabled and their families. Some 1,500 nursing homes (around a fifth are state-run) and around 1,000 hostels receive federal support to provide residential care for elderly people. A federal government disability services programme funds organisations to provide services that help people with disabilities maintain their independence and achieve their potential. The Commonwealth Rehabilitation Service employs a number of specialists to work with disabled people to help them return to economic and social independence.

Family Tax Benefit

Family tax benefit, which is administered by the Family Assistance Office (🖳 www.familyassist.gov.au), are available to parents or guardians with dependent children, including those who are full-time students but aren't in receipt of an allowance or grant (see **Youth Allowance & Austudy Grants** on page 230). The amount paid depends on the age and number of children in the family and the family's total income.

The base rate of family tax benefit is $42.98 for each child under 18 and $57.82 for each full-time student aged 18 to 24. There are two schemes: Family Tax Benefit A is a payment to help families with the cost of raising children, and is calculated on family income; Benefit B offers extra help to families who have only one main income. All sole parents receive B, irrespective of income. Under the A scheme, the maximum family payments per fortnight in 2005 were $133.56 for each child under 13, $169.40 for each child aged 13 to 15, $42.98 for each child aged 16 to 17 and $57.82 for each full-time student under 24. Under the B scheme, the maximum family payments per fortnight in 2005 were $114.66 for each child under five and $79.94 for each child under 15 or aged 16 to 18 if a full-time student. There's also a Large Family Supplement, under which you receive $9.24 extra per fortnight for the fourth and each subsequent child.

Family tax benefits are subject to an income test: if your annual income is over $32,485 per year, your payments are reduced by 30 cents for every dollar over this amount until they reach the base rate. Your payments remain at the base rate until your income is over $84,023 per year, when payments are reduced further by 30 cents for every dollar over this amount.

Payments are usually made fortnightly into the mother's bank account, although if you have large expenses such as school uniforms it's possible to receive part of the payment in a lump sum in advance twice a year (January and July). Families with low incomes may receive a supplement. Family tax benefits and other payments for children (e.g. child care benefit – see below) aren't taxable.

Child Care Benefit

Child care benefit is available for parents whose children are in registered or approved care while the parents are working, actively looking for work or studying. Benefit is also available for school children in after-school care, although you receive a maximum of 85 per cent of the full amount. Depending on the type of care your child is in, you can receive child care benefit from 20 to 50 hours a week. If your annual income is under $32,485, you receive full benefit; otherwise the benefit is subject to an income test.

Maternity Payment

A maternity payment is available in respect of all new babies and all adopted babies aged under 26 weeks. The allowance is paid as a lump sum of $3,042 (in

2005, increasing to $4,000 in 2006 and $5,000 in 2008) and is usually paid at the same time as the first instalment of Family Tax Benefit A (see above).

Unemployment Benefits

Australia's unemployment benefit system takes the form of 'jobsearch' and 'newstart' schemes. If you're unemployed, you must register with the Department of Social Security (DSS) where, provided you qualify (see below), you're given a form to complete and lodge within 14 days. You must provide proof of identity and your tax file number. If you've been 'terminated' (sacked, made redundant, etc.) from a previous position, you need your Employment Separation Certificate, which states the reason you left work and your wages. **For new immigrants there's a two-year waiting period before payments start.** If you remain unemployed for more than a year, you must apply for the newstart allowance. Rates of payment depend on your circumstances, including your age, income, marital status and number of children. In 2005, payments ranged from $394.60 per fortnight for a single person over 21 with no dependent children to $712 per fortnight for a couple aged over 21 with dependent children. The income and assets tests for jobsearch and newstart allowances are the same, as are the rates. Neither jobsearch nor newstart allowances are paid during an absence from Australia.

Jobsearch Allowance

To qualify you must either be under 18 or have been registered with the DSS for no more than a year, and must have permanent residence status. You must also convince the DSS that you're looking for work or that you're improving your job prospects by attending training or educational classes. To receive payments, you must report every two weeks in writing to the DSS on your job searching activities. This is called the 'activity test' and, if don't meet the requirements and have no good reason for this, your allowance is stopped.

Newstart Allowance

To qualify you must be over 21, a permanent resident, unemployed and have been registered with the DSS for over a year. You must also be actively searching for work. In your initial interview with the DSS you must sign an undertaking agreeing to a plan of action to improve your employment prospects. Refusal to sign the agreement limits or nullifies your chance of qualifying for the allowance. You must also report to the DSS every two weeks. The newstart allowance is usually paid from the day the jobsearch allowance stops, if applicable.

Unemployed people aged 21 to 34 who have been receiving a newstart allowance for six to 12 months can be obliged to do work experience, mainly on local projects or in community service. They receive an extra $20.80 per fortnight.

State Pensions

There's a worsening crisis in state pension funding in Australia (and most western countries), where fewer and fewer workers must support an increasing number of pensioners. Most countries expect to at least double their over-65 population in the next 50 years. In 2000, 12 per cent of Australians were over the age of 65; by 2051, the figure is expected to be 25 per cent. The Commonwealth government spends around 3 per cent of the country's GDP on retirement benefits and this figure is expected to increase to 4.5 per cent by 2050. As in many countries, there are plans to transfer the burden from the public to the private sector, which is why the mandatory Superannuation Guarantee Scheme was created in 1992 (see page 345). However, despite the introduction of superannuation, some 75 per cent of people are expected to be eligible for a full or part state pension for at least the next 25 years.

State retirement pensions are paid to men at 65 years of age and women at around 62 (depending on date of birth), although the pensionable age for women is gradually being increased to 65; the qualifying age was first raised from 60 to 60.5 years on 1st July 1995, and is being further increased by six months at two-year intervals until 1st July 2013, when it will reach 65 (it will therefore be 65 for anyone born on 1st January 1949 or later). You generally need to have lived continuously in Australia for ten years to qualify for a state retirement pension. A full pension (currently $470.70 per fortnight for a single person and $393 each for a married couple) is payable after 25 years' residence during a person's working life, which is reckoned to be between the ages of 16 and 65 for men and 16 and 60+ for women. However, Australia has reciprocal social security agreements with some countries (including Austria, Canada, Cyprus, Denmark, Ireland, Italy, Malta, the Netherlands, Portugal and Spain), which may enable newcomers to receive a pension as soon as they reach pensionable age, irrespective of their residence period. **The UK no longer has a reciprocal social security agreement with Australia (see British Pensioners below).** If you've lived in Australia for less than 25 years and then go to live overseas, you receive an Australian pension proportionate to the number of years spent there, e.g. if you've spent 12.5 years in Australia, you receive half of the full retirement pension. Pensioners who delay their retirement become eligible for a cash bonus equal to 9.4 per cent of their pension entitlement for each year they continue working.

In addition to the basic retirement pension, various other pensions are paid in Australia, including pensions for bereaved people, carers, disabled people, double orphans (i.e. those whose parents are both deceased), single parents, widows and wives. All pensions are paid at the same rates. Other social security payments may be claimed in addition to a pension. The basic retirement pension is taxable but on its own is below the tax threshold. State pensions are indexed twice a year in line with changes in the Consumer Price Index (CPI). Pensions are pegged at 25 per cent of average male earnings.

Australian pensioners are entitled to concessionary dental treatment, optometrist services and prescriptions, concessions on public transport fares in most states and territories, and various other benefits (which vary from state to state) that may include reduced council rates and utility costs (e.g. telephone rental and water rates), free post redirection and reduced registration fees for dogs.

For further information about state pensions in Australia, contact Centrelink or the Department of Family and Community Services (☎ local call rate 1300-653227, 🖳 www.facs.gov.au).

Income & Assets Tests

Unlike state pensions in most countries, which are paid irrespective of a person's wealth or income, most Australian pensions are subject to income and assets tests (the test which produces the lower rate of pension applies, although there's no assets test for those over 70). This is the case for all pensions except invalid pensions for permanently blind people and pensions for war and defence widows. Around 30 per cent of Australians are considered too wealthy to receive a state pension.

Income Test: Under the income test, a full pension is paid if your gross income doesn't exceed $122 per fortnight for a single person or $216 per fortnight for a couple, plus an additional $24.60 for each child. For each dollar earned above these amounts, the fortnightly pension payment is reduced by 40 cents for single people and 20 cents each for couples. Therefore, no payment is made if your fortnightly income exceeds $1,313.25 (single without children) or $2,195 (couple without children). A private pension (whether in Australia or from overseas) counts as income and may therefore reduce your state pension.

Assets Test: Under the assets test, the pension you receive depends on your status and on the market value of your assessable assets (which are indexed annually) as shown below:

	Asset Value ($)	
Status	**For Full Pension**	**For Part Pension**
Single homeowner	Up to 153,000	153,000 - 312,000
Single non-homeowner	Up to 263,500	263,500 - 422,500
Married homeowner couple	Up to 217,500	217,500 - 481,500
Married non-homeowner couple	Up to 328,000	328,000 - 592,000

Your pension is reduced by $3 per fortnight for every $1,000 of assets above the full pension limits listed above, so that you receive no pension if your assets are above the upper part pension amounts. Your assets don't include your principal family home or the land (up to two hectares) on which it's built, provided it's used for domestic purposes. Prepaid funeral expenses and aids for the disabled such as wheelchairs are also excluded (what generosity!).

Claims & Payments

In order to claim a pension, you require at least three original documents which prove your identity, details of all bank, building society and credit union accounts, and any other money you have invested, and your latest rent receipts, rent book or other proof of the amount paid if you're renting accommodation. The documentation should be brought with you when lodging a claim, although it can be provided later. If you're married (or have a *de facto* partner), you should bring your partner with you and he must also complete a form, prove his identity and provide details of his assets.

You can choose the day on which you want your pension paid. Pensions are usually paid into a bank, building society or credit union account. Australian pensions can be paid overseas, although pensioners going overseas for longer than six months must obtain a pre-departure certificate from social security. If the period overseas is expected to be a year or more, pension payments may be sent to an overseas address.

British Pensioners

British state pensions are frozen at the prevailing rate with no annual adjustments for inflation when the recipients move to certain Commonwealth countries, including Australia, Canada, New Zealand and South Africa. This affects over 350,000 British pensioners. There are some 150,000 British state pensioners in Australia with frozen British state pensions (which may be equivalent to just a few A$). Around 100,000 of these receive social security 'top-up' payments totalling some $80 million per year from the Australian government, but on 1st March 2001 Australia and the UK ceased their reciprocal social security agreement. However, if you were receiving top-up payments under the agreement on 1st March 2001, you continue to receive those payments, and if you migrated to Australia on or before 1st March 2000, the date on which Australia served notice of termination of the agreement on the UK, you continue to have your British contributions recognised for grants of Australian pensions.

SUPERANNUATION

Superannuation (usually referred to simply as 'super') is the term commonly used in Australia for a private pension fund. As the number of retired workers has increased and the number of young workers has declined (because of falling birth and rising unemployment rates), the pressure on government funds to pay state pensions has increased. In order to reduce the burden, the federal government introduced compulsory employer superannuation funds in 1992 under the Superannuation Guarantee Scheme. Superannuation doesn't replace the state pension (which continues to be available to those who are eligible for it – see **State Pensions** on page 343), but is intended to supplement it and provide a higher income in retirement.

Since its introduction, superannuation has been extended to include part-time and casual workers and those who leave the workforce for up to two years. Self-employed, non-resident employees paid for work undertaken outside Australia aren't required to belong to a superannuation fund, and resident employees employed by non-resident employers and paid for work undertaken outside Australia also needn't be covered.

Generally, if you earn over $450 per month (whether as a full- or part-time employee or a casual worker), your employer must make superannuation contributions for you; some awards (see **Chapter 2**) require employers also to pay superannuation for employees earning less than $450 per month. Employees earning between $450 and $900 per month can choose to receive their superannuation as additional salary.

Funds are non-contributory for employees, although voluntary contributions can be made. Employer contributions must be at least the minimum level laid down by the government, termed the Superannuation Guarantee (SG). From 2002/03, the minimum contribution employers should make for each employee is 9 per cent of their earnings base. (This figure of 9 per cent, however, is generally considered to be too low, as this amount produces an annual income of just $20,000 a year. It's thought that a savings level of 12 to 15 per cent is necessary if retirement expectations are to be met.)

You aren't obliged to join your employer's fund and employees can choose their own fund (they must choose within 28 days). There are various types of superannuation fund, including do-it-yourself funds (which hold an increasing share of superannuation assets), financial institution funds and industry funds. Banks, building societies, credit unions and life assurance companies can all provide superannuation funds in the form of Retirement Savings Accounts (RSAs). Repayment of all RSA deposits is guaranteed, but interest is usually modest, e.g. 4 per cent a year. Many people begin with small contributions, particularly casual, part-time and seasonal workers. To help amounts under $1,000 grow, superannuation fund managers are required to protect them against fees and charges.

There's a huge difference between the best and worst performing superannuation funds, so it's wise to shop around and compare fund performance over a five or ten-year period and the level of fees (smaller industry funds don't do as well as the larger ones). However, in most cases, you'd be foolish to turn down the opportunity to join an employer's fund if it's a good one, as it usually provides extra benefits. These may include higher employer contributions, free life and disability insurance and insurance against loss of earnings due to injury or illness. Some funds offer members discounted home and personal loans and private health insurance. It's possible that in future employees will be able to use part of their superannuation funds to buy a home.

Your superannuation payout may be related to your final salary, which is the best option. If it isn't, you should ensure that the fund is invested safely, as you could lose out if the share market or property prices collapse in the years just before retirement. When you join a fund, you have a 14-day 'cooling-off' period, during which you may withdraw your membership. If you change employers or professions, your superannuation benefits can be transferred to another fund.

Since superannuation was introduced in 1992, it has become increasingly complicated and difficult for the layman (or anyone) to understand. Although successive governments have tinkered with the system (some 2,000 changes have been made), many analysts believe that it needs a complete overhaul. The Association of Superannuation Funds of Australia, PO Box 1485, Sydney, NSW 1005 (☎ 02-9264 9300, 💻 www.superannuation.asn.au) publishes a number of useful information sheets, including *What Information You Should Receive from Your Superannuation Fund.*

Tax & Surcharge

Superannuation is taxed at 12.5 per cent. This applies to both the superannuation contributions and the income from superannuation funds, although tax relief can be claimed against superannuation payments. Contributions to superannuation for high income earners attract a surcharge. The surcharge is phased in at 1 per cent for every $1,709.20 (or part thereof) earned above $99,710 (whether employed or self-employed) up to a maximum of 12.5 per cent (to be reduced to 10 per cent for 2005/06) for those earning more than $121,075. The surcharge also applies to anyone who fails to provide his tax file number to his superannuation fund, so many people pay the surcharge even though their income is below the $99,710 threshold (but it can be reclaimed in this case).

In order to avoid being taxed at the top rate of 47 per cent, some employees negotiate higher superannuation contributions and a reduced salary (called 'salary sacrifice' arrangements). Since the surcharge was announced, many wealthy people have quit superannuation and made alternative investments (over 1.5 million superannuation accounts have been closed). Nevertheless, superannuation remains attractive to lower earners.

Withdrawals & Payments

Superannuation fund payments can be taken in an annuity, a lump sum or a regular monthly income (e.g. an allocated or lifetime pension), or a combination of these. The age at which contributions may be withdrawn is called the preservation age, and it depends on your date of birth, as follows:

Date of Birth	Preservation Age
Before 1/7/60	55
1/7/60 to 30/6/61	56
1/7/61 to 30/6/62	57
1/7/62 to 30/6/63	58
1/7/63 to 30/6/64	59
After 30/6/64	60

Those over 55 are obliged to exhaust their superannuation funds before being entitled to unemployment benefit. If you leave Australia permanently, your superannuation benefits won't be released until you reach the required age.

The maximum age for contributing to a superannuation fund is 70, provided you work a minimum of ten hours a week (if you work beyond the age of 65, you should check whether you're still eligible for superannuation – and seek psychiatric help).

PRIVATE HEALTH INSURANCE

The Australian Medicare (see page 315) system provides free or subsidised medical treatment for all permanent residents. Anyone living or working in Australia (even temporarily) who isn't eligible for Medicare treatment and who doesn't like living dangerously should have private health insurance. If you're living or working in Australia and aren't covered by Medicare, it's risky or even foolhardy not to have private health insurance for you and your family. Whether you're covered by an Australian or foreign health insurance policy makes little difference (except perhaps in cost), provided you have the required level of cover, including international cover if necessary (see page 352). If your stay in Australia is short, you may be covered by a reciprocal healthcare agreement between your home country and Australia (currently in place in Finland, Ireland, Italy, the Netherlands, New Zealand, Norway, Sweden and the UK – but check before travelling), or by a private health insurance scheme, although you should check exactly what this entitles you to. If you aren't adequately insured, you could be faced with some extremely high medical bills. When deciding on the type of policy, ensure that the insurance scheme covers **all** your family's health requirements. **Make sure you're fully covered in Australia *before* you receive a large bill.**

When changing employers or leaving Australia, you should make sure that you have continuous medical insurance. For example, if you and your family are covered by a company health fund, your insurance probably ceases after your last official day of employment. **If you're planning to change your health insurance company, ensure that no important benefits are lost. When changing health insurance companies, you should inform your old insurance company if you have any outstanding bills for which they're liable.**

Even if you are covered by Medicare, it may be advantageous to take out private health insurance, as Medicare doesn't cover all healthcare costs (see **Benefits** on page 340). Private insurance can also be used to cover 'private' treatment, e.g in order to circumvent Medicare waiting lists for specialist appointments and non-emergency hospital treatment (e.g. elective surgery); note that Medicare covers 75 per cent of the cost of private treatment, so this is an inexpensive way of obtaining private treatment. Private patients are also usually free to choose their own doctor and hospital. However, despite what insurance companies might say, the quality of private treatment isn't better than that provided by Medicare, and you shouldn't assume that because a doctor (or any other medical practitioner) is in private practice, he's more competent than his Medicare counterpart. In fact, you're likely to see the same specialist or be treated by the same surgeon under Medicare as privately (but a few years earlier).

Most private health insurance in Australia is provided by health funds, which are regulated by the Commonwealth government and follow the principle of 'community rating' to determine premiums, i.e. premiums don't vary according to age, sex or your state of health. This ensures that high-risk members such as the elderly and the chronically sick aren't required to pay astronomical premiums as in some other countries. However, most health funds are eroding this principle and in recent years have introduced a variety of conditions to exclude expensive treatment (called exclusion policies) and surgery such as joint replacements; there may also be financial limits. Many analysts believe this could be the thin end of the wedge and that insurance companies will abandon 'community rating' by stealth.

Changes to private health insurance have been proposed by the government, although they're strongly contested by the Australian Medical Association, which fears that health funds will dictate clinical practices, i.e. the insurer rather than the doctor will decide the treatment.

Health insurers offer two basic types of insurance: hospital and ancillary. Hospital cover contributes to the cost of in-hospital treatment and accommodation as a private patient in a private or public hospital. Ancillary cover contributes to the cost of out-patient medical services that aren't covered by Medicare, such as acupuncture, chiropractic and other alternative therapies, dental treatment, physiotherapy, and spectacles or contact lenses. Ancillary insurance may also include ambulance cover, home nursing and other services, although there's usually no refund for X-rays or prescriptions. There are payment limits for ancillary cover, both per visit limits and annual limits. Some funds (e.g. HCF) have a 'fit and well' policy which pays for gym membership or sports equipment such as running shoes.

Private health insurers are allowed to offer four categories of membership as follows:

- Single person.
- Couple.
- Family, consisting of at least two adults and one or more other, which may include children and grandparents.
- Single-parent, consisting of at least one adult (who's the contributor) and one or more dependent children.

When taking out family or single-parent membership, always carefully check what constitutes a dependent child, as your children may not be covered.

Each state has its own private health insurers, the largest of which include the Hospital Contribution Fund (HCF), Medibank Private, the Medical Benefit Funds (MBF) and National Mutual Health Insurance. By far the largest insurer is Medibank Private (🖳 www.medibank.com.au), a non-profit health benefits organisation (established in 1976) operated by the state-run Health Insurance Commission, covering some 3 million people (one third of all those with private health insurance), with some 100 customer service centres throughout the country. **Medibank Private also provides cover for temporary residents of Australia who aren't eligible for Medicare benefits.** It's possible to obtain health insurance from some banks, although they may insure only high earners. Compare the benefits and costs provided by a number of health insurers. Most provide a choice of basic, intermediate and comprehensive cover, with intermediate and comprehensive levels.

Premiums

Premiums vary considerably according to the state or territory. The average cost of 100 per cent hospital cover for a family is around $1,600 and the average cost of 100 per cent ancillary cover around $1,150. The average costs for a single person are $750 or $875 (depending on the level of cover) for hospital cover and $575 for ancillary cover. Premiums vary little between couples, families and single-parent families, who all pay around double the single premium. Premiums can usually be paid monthly, quarterly or annually, and a discount may be given for prompt or annual payment. Alternatively, you can pay on a weekly or fortnightly basis through deductions from your pay packet.

Health insurers have contracts with hospitals and doctors in order to assert some control over costs and therefore reduce their premiums. You may need to choose a hospital and doctor contracted to your health insurer; otherwise you must pay the 'gap' between what the insurer pays and what your doctor or hospital charges. Some insurers have agreements with relatively few private hospitals, outside which you're limited to a private bed in a public hospital, and you may not be covered outside your home state. You should receive a written quotation for non-emergency hospital treatment, including all extra charges (see below).

Private health insurance premiums increased vastly between the early '90s and 2000, although since then premiums have stabilised somewhat. However, despite the high premiums, health insurers are making very little (or no) money owing to the spiralling costs of hospital accommodation and operations; some are even on the verge of bankruptcy. The number of people cancelling their policies simply adds to the vicious circle of increasing premiums and the pressure on Medicare.

People have been deserting private health insurance in their thousands as premiums and surcharges ('gap' fees) have soared. Before Medicare was introduced in 1984, over 50 per cent of Australians had private cover; this has since fallen to below a third – the system ceases to be viable at 30 per cent! After increasing premiums by 10 to 20 per cent in one year, insurers were losing around 1,000 members a day in the late '90s. The government is desperate to encourage people to return to (or remain in) private health cover, as Medicare is facing a funding crisis and its survival in its present form relies heavily on a strong private health sector. **If things go on this way, there could be a collapse of health funds AND Medicare (maybe you'd better insure with a foreign company).**

Extra Costs & Excess Charges

The benefits (rebates) provided by health insurers aren't usually 100 per cent and you normally need to make a contribution (an excess or co-payment) towards fees, called 'out-of-pocket' costs. These can be very high and can run into $hundreds or even $thousands (and can increase at short notice). If you want your own doctor to treat you in a public hospital, you must pay a daily accommodation charge, and some insurers levy a fee per night (e.g. $80) for private hospital patients. In addition to out-of-pocket costs, there's also usually an annual excess charge, which can be up to $2,000 for a family and may be applied per person for a couple. When you leave hospital, you're generally asked to pay the difference (if any) between your health insurer's refund and the hospital's fees. **High out-of-pocket expenses are the main reason people have abandoned private health insurance in recent years.**

Incentives

In 2000, the federal government introduced a 30 per cent rebate on private health insurance premiums. Under the scheme, anyone who pays hospital and/or ancillary premiums to a registered health fund can obtain a 30 per cent reduction on the cost of their health insurance. The rebate isn't means tested but the private health insurance policy must cover people eligible for Medicare. The rebate can be claimed in three ways: from your health fund as a premium reduction, thereby reducing your premium costs; from a Medicare office, which reimburses you the 30 per cent; or from the Tax Office on your annual income tax form.

Medicare Levy Surcharge

Medicare is funded by a 1.5 per cent levy on taxable income (above $15,529) and by general taxation (see **Contributions** on page 319). In an effort to 'encourage' high earners to take out private health insurance, the government obliges those who don't have private health insurance that at least covers doctor's fees and accommodation in hospital to pay a Medicare levy of 2.5 per cent (the increase applies pro rata if you have insurance for less than a full year). The higher levy applies to single people earning over $50,000 per year and families earning over $100,000 per year. The taxable threshold increases by $1,500 for the second and each subsequent child. It may be cheaper to buy private insurance than to pay the increased levy.

Waiting Periods

All funds have waiting periods before new members are eligible to make a claim, e.g. a general two-month wait for all treatment, nine months for obstetrics (i.e. you cannot join when pregnant and claim for the costs against your insurance) and one year for existing conditions. This is to prevent you from making a claim directly after joining and then dropping your membership.

However, accidents are covered from the day you join. Before changing funds, always check the waiting times for treatment, particularly if you have existing health problems. If you already belong to a private health insurance scheme (such as BUPA in the UK), you may be able to transfer your membership to Australia, in which case you won't be subject to waiting lists. Some insurance companies offer a short-term scheme for people staying in Australia for a limited period.

Students

Overseas Student Health Cover (OSHC) is obligatory for foreign students and their dependants in Australia and must cover them for the duration of their visa (or the first 12 months). It's provided by a number of insurance companies, including Medibank Private. Your premium, which must be paid before you arrive in Australia, depends on the length of your student visa, up to a maximum 12 months' cover. If your student visa is for more than 12 months, a further premium is payable after 12 months. If you're a government-sponsored student (e.g. by the Australian Agency for International Development/AusAID), the agency or department of the Australian government which is sponsoring you pays your premium to Medibank Private. If you're a non-government-sponsored student, your premium is usually paid by the school, college or university at which you will be studying (in fact, it's usually included in your course fees).

OSHC includes full or partial cover for the fees of doctors (including specialists) at a surgery, your home or in hospital, and pathology services such as blood tests and X-rays. Payments are the same as for Medicare members, i.e. 85 per cent of the government schedule fee for outpatient treatment and 100 per cent of the schedule fee for hospital in-patient services and most GP services (see page 315). If a doctor charges more than the schedule fee, you must pay the difference. If you choose to be treated in a private hospital, Medibank Private contributes towards the cost of treatment and accommodation, but you're responsible for paying the difference between the schedule fee and the actual fee charged. The services that aren't covered by OSHC are much the same as for Medicare (see page 340). If you wish to be covered for excluded services, you need additional private health insurance.

International Health Policies

It's possible to take out an international health insurance policy, which may be of interest to people living in Australia temporarily, or those whose work involves a lot of travel or who work part of the time overseas. Some companies offer a range of policies, from basic to comprehensive. All policies offer at least two fee scales, one covering the whole world, including North America (and possible other high cost areas), the other excluding North America. Most policies include a full refund of ambulance, emergency dental treatment, home nursing (usually for a limited period), hospital, outpatient and repatriation charges. All policies include an annual overall claims limit, usually from $200,000 to $2,000,000 (the higher the better, particularly for North America). Some comprehensive policies provide a fixed amount for general medical costs (including routine doctors' visits) and elective dental, maternity and optical expenses.

Premiums range from around $1,750 to over $5,000 per year, depending on your age, level of cover and the areas covered (if North America is covered, premiums are much higher). If you don't require permanent international health insurance, you should consider a policy which provides limited or optional cover when you're overseas. All bills, particularly those received for treatment outside Australia, must include precise details of treatment received. Terms such as 'dental treatment' or 'consultation' are usually insufficient.

Complaints

If you're unable to resolve a complaint with your health insurer, you can contact the Private Health Insurance Ombudsman, Suite 1201, Level 12, St. Martins Tower, 31 Market Street, Sydney 2000 (☎ 02-9261 5855, 💻 www.phio.org.au).

DENTAL INSURANCE

Routine dental services aren't funded by Medicare, although it pays for 75 per cent of in-hospital medical procedures performed by an oral surgeon, and pensioners qualify for free general and emergency dental treatment under the Commonwealth Dental Health Program.

It's unusual to have full dental insurance in Australia, as the cost is prohibitive. Some dentists offer a dental insurance scheme. Patients must be 'dentally fit' (so if you have 'bad' teeth, you won't be accepted) and are graded according to the condition of their teeth. Insurance doesn't cover expensive items such as bridges, crowns and dentures. If you have healthy teeth and rarely pay for more than an annual check-up and a visit to a hygienist, dental insurance provides poor value.

Basic dental treatment is usually provided under a health insurer's ancillary policy (see page 348), and most international health insurance policies offer optional dental cover or extra dental cover for an additional premium, although there are many restrictions, and cosmetic treatment is excluded. Where applicable, the amount payable by a health insurance policy for a particular item of dental treatment is fixed and depends on your level of dental insurance. A list of specific refunds is available from insurance companies.

BUILDING INSURANCE

When buying a home, you're usually responsible for insuring it (building insurance) before you even move in. If you take out a mortgage to buy a property, your lender usually insists that your home (including most permanent structures on your property) has building insurance from the time you sign the contract and legally become the owner. Even when it isn't required by a lender, you'd be extremely unwise not to have building insurance.

Building insurance usually includes loss or damage caused by aircraft impact, animals, earthquake, explosion, falling trees or aerials, fire, flood, malicious damage, oil leakage from central heating systems, riot, storm and lightning, subsidence or landslide, theft, vehicles, or water leakage from pipes or tanks, and may also include cover for temporary homelessness. Some insurance companies offer optional cover to include trees and shrubs damaged maliciously or by storms. The highest level of cover usually includes damage to glass (e.g. windows and patio doors) and porcelain (e.g. baths, washbasins and WCs), although you may have to pay extra for accidental damage, e.g. when your son blasts a cricket ball through the patio window. Always ask your insurer what **isn't** covered and what it costs to include it (if required).

Building insurance must be renewed each year, and insurance companies are continually updating their policies, so you must ensure that a policy still provides the cover you require when you receive a renewal notice. **Building insurance doesn't cover damage caused by structural faults that existed when you took out the policy, which is why it's important to have a full structural survey carried out when you buy a property.**

Lenders fix the initial level of cover when you first apply for a mortgage and usually offer to arrange the insurance for you, but you're usually free to make your own arrangements. If you arrange your own building insurance, your lender will insist that the level of cover is sufficient. Most people take the easy option and arrange insurance through their mortgage lender, which is generally the most expensive option, e.g. some direct insurance companies guarantee to cut building insurance costs for the majority of homeowners insured through banks and building societies.

Most lenders provide index-linked building insurance, where premiums are linked to inflation and building costs (premiums are usually added to your monthly mortgage payments). It's your responsibility, however, to ensure that your level of cover is adequate, particularly if you carry out improvements or extensions which substantially increase the value of your home. All lenders provide information and free advice. If your level of cover is too low, an insurance company is within its rights to reduce the amount it pays when a claim is made, in which case you may find you cannot afford to have your house rebuilt or repaired should disaster strike.

The amount for which your home must be insured isn't the current market value but the cost of rebuilding it if it's totally destroyed. Premiums vary according to the type of property and the area – between around \$3 to \$4 per \$1,000 of cover (per year) in an inexpensive area to \$10 or more per \$1,000 in the most expensive or high-risk areas. Therefore insurance on a property costing \$150,000 to rebuild costs from around \$450 to \$1,500 per year. There's usually no deduction for wear and tear, and the cost of redecoration is usually met in full. Insurance for 'non-standard' homes such as those with thatched roofs or timber construction is usually higher.

In recent years, increased competition (particularly from direct insurers) has reduced premiums. The National Roads and Motoring Association (NRMA, 💻 www.nrma.com.au) in New South Wales is the nation's biggest insurer and insures around 1.4 million homes.

Premiums can usually be paid monthly (although there may be an extra charge) or annually. There may be an excess, e.g. $50 or $100, for some claims, which is intended to deter policyholders from making small claims. Some policies have an excess only for certain claims, e.g. subsidence or landslip (when your house disappears into a hole in the ground or over a cliff), which is usually $2,000 or $4,000. (Not surprisingly, owners of houses vulnerable to subsidence and those living in flood-prone areas are likely to pay higher premiums.)

Many insurance companies provide emergency telephone numbers for policyholders requiring urgent advice. Should you need to make emergency repairs, e.g. to weather-proof a roof after a storm or other natural disaster, most insurance companies allow work up to a certain limit (e.g. $2,000) to be carried out without an estimate or approval from the insurance company, but check first.

Building insurance is often combined with home contents insurance (see below), when it's called home or household insurance, which is usually cheaper than taking out separate policies.

HOME CONTENTS INSURANCE

Home contents insurance is recommended for anyone who doesn't live in an empty house. Burglary is endemic in Australia, particularly in the major cities. Although there's a lot you can do to prevent someone breaking into your home (see **Home Security** on page 156), it's usually impossible or prohibitively expensive to make your home completely burglar-proof without turning it into a fortress. However, you can ensure you have adequate contents insurance and that your most precious possessions are locked in a safe or safety deposit box.

Take care that you don't under-insure your house contents (including anything rented such as a TV or video recorder) and that you periodically reassess their value and adjust your premium accordingly. Your contents should include everything that isn't part of the fixtures and fittings and which you could take with you if you were moving house. If you under-insure your contents, your claim may be reduced by the percentage by which you're under-insured. **Always list all previous burglaries on a proposal form, even if nothing was stolen.**

A basic home contents policy covers your belongings against the same sort of 'natural disasters' as building insurance (see above). A basic policy doesn't usually include such items as bicycles, cash, credit cards (and their fraudulent use), jewellery, musical instruments, sports equipment and certain other valuables, for which you may need to take out extra cover. A basic policy doesn't usually include accidental damage caused by your family to your own property (e.g. putting your foot through the TV during a political party broadcast) or your home freezer contents (in the event of a breakdown or power failure), although you may be able to add this for an extra premium. A basic policy may include garden contents, loss of oil and metered water, personal liability insurance (see below), replacement locks and temporary accommodation. If they aren't included, these items can usually be covered for an additional premium.

Some policies include legal expenses cover (e.g. up to $100,000) for disputes with employers, neighbours, shops, suppliers and anyone who provides you with a service (e.g. a plumber or builder). Most contents policies include public liability cover, e.g. up to $2 million. Items such as computers and mobile telephones may need to be listed individually on your policy, and computers and other equipment used for business aren't usually covered (or may be covered only for a prohibitive extra payment). If you have friends or lodgers living in your home, their personal property won't be covered by your policy.

You can usually insure your property for its second-hand value (indemnity) or its full replacement value (new for old), which covers everything except clothes and linen (for which wear and tear is assessed) at the new cost price. The most popular form of contents insurance in Australia is replacement value, and it's best to take out an index-linked policy, where the level of cover is automatically increased by a percentage or fixed amount each year. Most policies have a maximum amount they pay per item and/or a maximum amount per claim, e.g. $1,500 for each item of jewellery or work of art, or a total claim of $7,500.

Some insurance companies offer policies called 'no-sum' or 'fixed-sum', where you aren't required to value all your possessions but are covered for a fixed amount depending on the number of bedrooms in your home. With this type of policy the insurance company cannot scale down a claim because of under-insurance. However, the sums insured can be minimal, and you're usually better off calculating the value of the contents to be insured.

Premiums

Your premium depends largely on where you live and your insurer. All insurance companies assess the risk by location, based on your postcode. **Check before buying a home, as the difference between low and high-risk areas can be considerable.** Annual premiums, which start at around $400 per annum in low-risk areas, can be several times this amount in high-risk areas. Even if you're willing to forego theft insurance, insurance companies are reluctant to offer this option, as the risk of theft is a convenient excuse to load premiums.

As with building insurance, it's important to shop around for the lowest premium, as premiums vary considerably with the insurer. If you're already insured, you may find that you can save money by changing insurers. However, watch out for penalties when switching insurers. Combining your home contents insurance with your building insurance (see above) is a common practice and is usually cheaper than insuring each separately. Having your building and contents insurance with the same insurer also avoids disputes over which company should pay what, which can arise if you have a fire or flood affecting both your home and its contents. Those over 50 or 55 (and possibly first-time homeowners) may be offered a discount, and some companies provide special policies for students in college accommodation or lodgings (ask an insurance broker).

Discounts

Most insurers offer a no-claims discount or a discount (e.g. 5 or 10 per cent) for homes with burglar alarms and other high security features. In high-risk areas, good security is usually a condition of insurance. Beware of the small print in policies, particularly those regarding security, which insurers often use to avoid paying claims. You forfeit all rights under your policy if you leave doors or windows open (or the keys under a mat or flower pot), particularly if you've claimed a discount for impregnability. If there are no signs of forced entry, e.g. a broken window, you may be unable to claim for a theft (so break a window!). If you plan to leave your house empty for a long period, e.g. a month or longer, you may need to inform your insurer.

Claims

Claims should be made as soon as possible after loss or damage occurs, and policies may specify a maximum notification period. Some insurers provide a 24-hour emergency helpline for policyholders and assistance for repairs for domestic emergencies, such as a blocked drain or electrical failure, up to a maximum amount for each claim. Take care when completing a claims form, as insurers have tightened up on claims and few people receive a full settlement. Many insurers charge an excess of $50 to $100 per claim (check your policy).

You may need to wait months for a claim to be settled. Generally, the larger the claim, the longer you have to wait for your money, although in an emergency a company may make an interim payment. If you aren't satisfied with the final amount offered, don't accept it and try to negotiate a higher figure. If you still cannot reach agreement, you can contact the Insurance Ombudsman Service Limited (☎ local call rate 1300-780808, 🖳 www.insuranceombudsman.com.au) for independent arbitration or take legal action.

PERSONAL LIABILITY INSURANCE

Personal (or legal) liability insurance is insurance for individuals and their dependants against compensation claims for accidental damage, injury or death caused to third parties or their property. It usually covers anything from spilling wine on your neighbour's Persian carpet to your dog or child biting someone. Although common in Europe and North America (where people sue each other for $millions at the drop of a hat), personal liability insurance is unusual in Australia. However, home contents policies (see above) usually include personal liability insurance up to $2 million against injury or damage to third parties in your home, and personal liability insurance outside your home may be included in a holiday or travel policy (see below).

HOLIDAY & TRAVEL INSURANCE

Holiday and travel insurance is recommended if you don't wish to risk having your holiday or trip ruined or to arrive home broke. As you know, anything can and often does go wrong with a holiday, sometimes before you even get on the plane (particularly if you **don't** have insurance). Travel insurance is available from many sources, including airlines, banks, insurance brokers, motoring organisations, tour operators and travel agents.

Before taking out travel insurance, carefully consider the level of cover required and compare policies. Most policies include cover for accidents (including evacuation home if necessary), delayed or lost luggage, departure delay at both the start **and** end of a holiday (a common occurrence), loss of deposit or holiday cancellation, legal expenses, medical expenses (up to $4 million), missed flight, money (e.g. $500 to $1,000), personal effects (e.g. $3,000), personal liability ($2 million or $4 million), and a tour operator going bust. It should also insure you against missing your flight after an accident or transport breakdown, as almost half of travel insurance claims are for cancellation (you should also be covered for transport delays at the end of your holiday, e.g. the flight home). With some policies, the amount you can claim for belongings may be limited to around $400 per item. Your insurance company won't pay out if you're negligent, e.g. you leave your camera in a taxi or on a beach. Some home contents policies (see page 355) include cover for belongings worldwide. Some companies offer 'tailor-made' insurance for independent travellers (e.g. backpackers) for any period from a few days to a year.

Medical expenses are an important aspect of travel insurance and you shouldn't rely on reciprocal health agreements, cover provided by charge and credit card companies, or private medical insurance, none of which usually provide the necessary cover. The minimum medical insurance recommended by experts is $500,000 for Europe and $2 million for North America and the rest of the world. Personal liability should be at least $2 million for Europe and $4 million for the rest of the world. **Many travel and holiday insurance policies don't provide the level of cover that most people need.** Always check any exclusion clauses in contracts by obtaining a copy of the full policy document, as all relevant information won't be contained in insurance leaflets.

Health or accident insurance included in travel insurance policies usually contains exclusions, e.g. dangerous sports such as crocodile wrestling, hang-gliding, kangaroo boxing, mountaineering, scuba-diving,, skiing, white water rafting, and even riding a motorbike in some countries. Check the small print and find out exactly what terms such as 'hazardous pursuits' include or exclude. Skiing and other winter sports should be specifically covered and **listed** in a travel insurance policy. Special winter sports policies are available, which are usually more expensive than normal holiday insurance.

Cost

The cost of travel insurance varies considerably according to your destination. Many companies have different rates for different areas, e.g. Australia, Europe, North America and worldwide (excluding North America). Premiums for travel within Australia are around $28 to $40 per person for two weeks, European destinations are usually from $145 for two weeks, and North America (where medical treatment costs an arm and a leg) and a few other destinations cost from $200 for three weeks. The cheapest policies offer reduced cover, but may not be adequate for most people. Premiums may be higher for those aged over 65 or 70. Generally, the longer the period covered, the cheaper the daily cost, although the maximum period may be limited, e.g. six months. With some policies an excess (e.g. $50) must be paid for each claim.

Annual Policies

For people who travel overseas frequently, whether for business or pleasure, an annual travel policy is often an excellent idea, costing around $225 to $350 per year for worldwide cover for an unlimited number of trips. However, always carefully check exactly what is included and read the small print (some insist that travel is by air). Most annual policies don't cover you for travel within Australia and there's a maximum limit on the length of a trip, e.g. one to six months.

Claims

Although travel insurance companies quickly and gladly take your money, they aren't so keen to pay claims, and you may need to persevere before they pay up. Fraudulent claims against travel insurance are common, so unless you can produce evidence to support your claim, insurers may think that you're trying to cheat them. Always be persistent and make a claim irrespective of any small print, as this may be unreasonable and therefore invalid in law. **Insurance companies usually require you to report any loss (or any incident for which you intend to make a claim) to the local police within 24 hours and to obtain a report. Failure to do this usually means that a claim won't be considered.**

Flight insurance and comprehensive travel insurance are available from insurance desks at most airports, including in-transit luggage, personal accident, travel accident and worldwide medical expenses. When you pay for your travel costs with some credit cards, your family (possibly including children under the age of 25) are provided with free travel accident insurance up to a specified amount, e.g. $300,000. **Don't rely on this insurance, as it usually covers only death and serious injury.**

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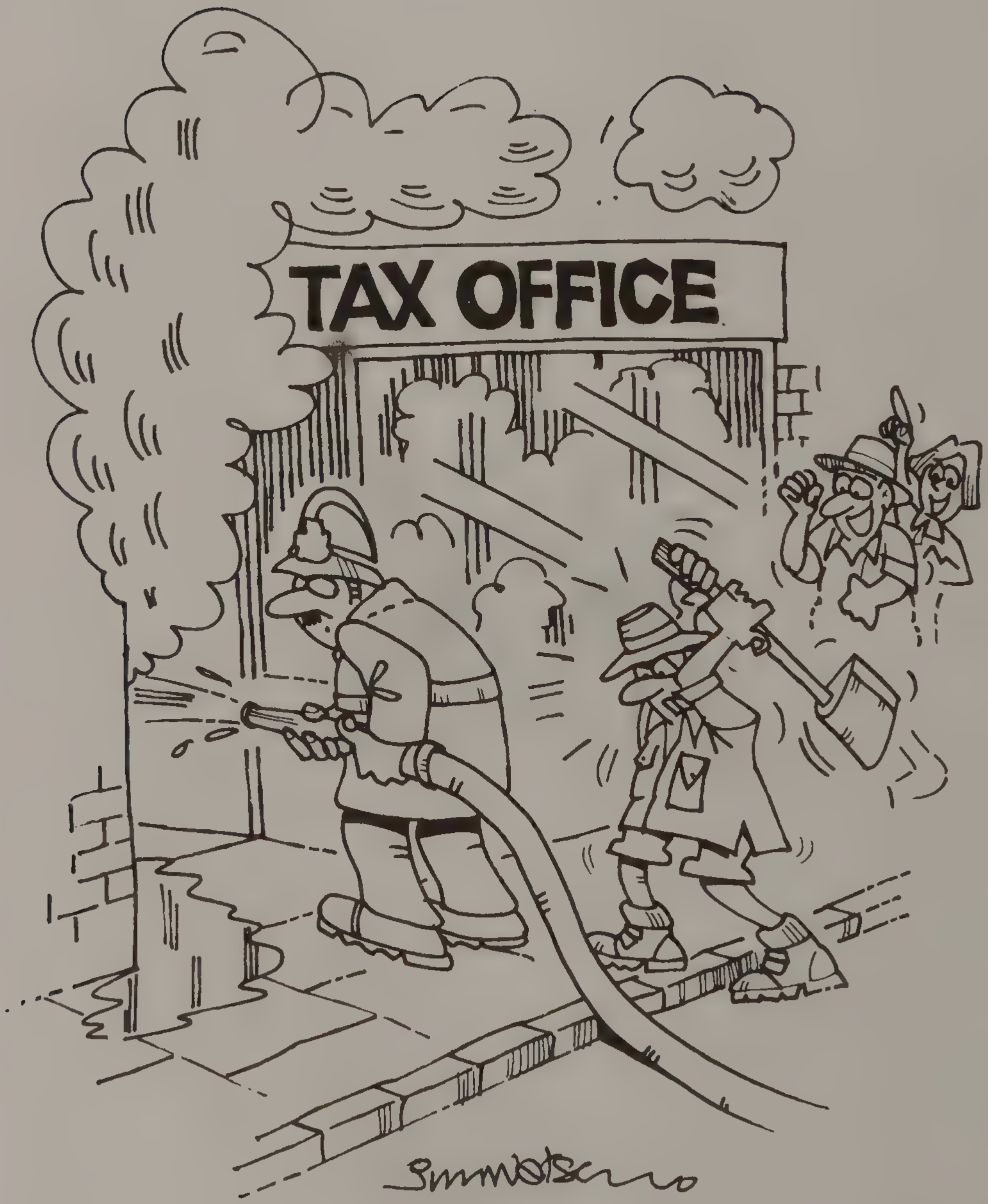

TAX OFFICE

14.

FINANCE

Competition for your money is fierce in Australia, where financial services are provided not only by many Australian and foreign banks, but also by Australia Post, building societies, credit unions, insurance companies, investment brokers, mortgage providers, and even supermarkets and motoring organisations. Banks are facing increasing competition from a shake-up of the country's financial services industry, which it's estimated will eventually save consumers $billions per year (although it's happening very slowly). Sydney is Australia's most important financial market, although it's relatively small in international terms. The country has a sophisticated financial system and in recent years has had a strong growth rate and low inflation (around 2.8 per cent) with falling unemployment. In 2004, Australia's gross domestic product (GDP) was US$398.6 billion.

Australia is a credit-financed society, and banks and finance companies queue up to lend you money or provide credit (interest rates on credit cards are high). Levels of personal debt are over 40 per cent of spending (similar to the UK and US) and in 2004 average household debt was over $100,000 (including home loans), Australians owing unprecedented amounts on credit cards and personal overdrafts. Conversely, personal savings in Australia are among the lowest in the western world. There are fears that, if interest rates rise rapidly, many people will be unable to service their debts; even with low interest rates, bankruptcies have been running at record levels in the last few years. Credit and assorted other cards have largely replaced cash and now account for the vast majority of retail purchases. Your financial 'standing' in Australia is usually decided by the number of cards you have, including cash cards, charge cards, credit cards, Electronic Funds Transfer at Point Of Sale (EFTPOS) debit cards, store cards and assorted specialist cards (although this is usually an indication of chronic indebtedness!). A Consumer Credit Code was introduced in 1997 in an attempt to prevent credit providers from publishing misleading information; the Code is detailed in the Department of Fair Trading booklet, *Walking the Credit Tightrope is Now a Lot Less Risky* (don't you believe it!).

Personal finance in Australia is a jungle, and there are plenty of predators waiting to get their hands on your loot. Always shop around for financial services, and never sign a contract unless you know exactly what the costs and implications are. Although bankers, brokers and financiers don't like to make too fine a point of it, they aren't doing business with you because they like you, but simply to get their hands on your pile of chips. It's up to you to make sure that their share is kept to a minimum and that you receive the best possible value for your money.

When you arrive in Australia to take up residence, ensure that you have sufficient cash, coffee machine tokens, credit cards, gold nuggets, luncheon vouchers, precious stones, silver dollars and travellers' cheques to last at least until your first pay day, which may be some time after your arrival. Don't, however, carry a lot of cash. During this period you will find that a credit card (or two) is useful.

There are numerous books and magazines to help you manage your finances. Centrelink gives free financial advice (☎ local call rate 13-1021,

🖳 www.centrelink.gov.au). Personal finance information is published in the financial pages of the Saturday and Sunday editions of major newspapers. Good general information on many aspects of finance is available on the Money Manager website (🖳 http://moneymanager.com.au). For information regarding the Medicare levy, pensions (including superannuation) and life assurance, see **Chapter 13**.

TAXATION

Taxes in Australia vary considerably with the state or territory. Taxes are levied at Commonwealth (federal), state and local government levels. There are no gift, inheritance or wealth taxes (Australia is the only OECD country not to have some form of inheritance tax). Income tax (see page 386) and capital gains tax (see page 399) are levied at federal level. States and territories receive their income from stamp duty on commercial and legal documents (cheques, insurance policies, mortgage transactions, receipts and transfers of land), payroll tax (a state tax imposed on an employer's payroll and the biggest source of income for state governments), taxes on land, spirits (liquor) and motor vehicles, and miscellaneous licence fees. Since the high court's decision to outlaw state taxes on alcohol, petrol and tobacco, there has been a continuous taxation war between state and federal governments. The main form of local government tax is property tax, augmented by charges for services such as sewerage and water.

The total of direct and indirect taxation in Australia is relatively low by international standards, although the government is continually inventing new ways of taxing people, including fringe benefits tax, various taxes on superannuation (pension) funds, a special tax to pay for the public health service, and a tax for not having private health insurance (see **Medicare Levy Surcharge** on page 351). Australia went through a major reform of the tax system in 2000 (although many argue that it's still contradictory, inefficient and unfair, as well as unnecessarily complicated) and introduced a goods and services tax (GST, a form of value added tax – see page 385) in July 2000, which has been an administrative nightmare for virtually every Australian business. Among the various Australian eccentricities is the government's financial year, which runs from 1st July to 30th June.

Tax File Number

Your tax file number (TFN), consisting of nine digits, is probably the most important number you receive in Australia. Without one, you're taxed at the maximum rate (47 per cent) on all your wages (it's **that** important!). You also need a TFN to claim unemployment and sickness benefits, to make any investment and to enrol in a fee-free course of higher education. It's required when completing your annual income tax return and when you start work or change jobs (there are both personal and business tax file numbers).

You can obtain an application form for a TFN from your local Australian Tax Office (ATO). You must produce identification, such as your birth certificate, driving licence or passport with a valid visa, and should receive your TFN around two weeks after making an application. The ATO publishes a brochure, *Applying for Your Tax File Number*, which explains the application procedure.

Withholding Tax

When you earn interest income or receive dividends from shares or distributions from unit trust investments, you must ensure that you give your bank your TFN; it isn't compulsory, but Australian banks are required to deduct 'withholding' tax at 48.5 per cent if you don't! (Your bank is also required to report annually to the ATO the details of interest/dividend income earned and any withholding tax deducted.) If you're a non-resident and don't have a TFN, you will be charged withholding tax at 10 per cent. However, you may be entitled to a tax refund under double-taxation agreements, so you should include details of withholding tax payments on your tax form.

AUSTRALIAN CURRENCY

The Australian unit of currency is the Australian dollar (A$). Although the Australian economy has been fairly strong in recent years thanks to steady growth and low inflation (2.6 per cent in 2000, expected to rise to 3 per cent by the end of 2006), the A$ fell to an 11-year low against the US$ in 1997 owing to the turmoil in Asian money markets and collapsing Asian currencies. It took its time to recover, but by 2004 was generally strong, particularly against the US$.

The Australian dollar is divided into 100 cents, and coins are minted in values of 5 cents, 10 cents, 20 cents, 50 cents (all silver-coloured cupronickel coins), and $1 and $2 (gold-coloured bronze coins with irregular milling on the edge). The $1 and $2 coins are smaller than the 20 cent coin, which can cause confusion. Although the smallest coin is 5 cents, prices are still shown in single cents and rounded up or down to the nearest 5 cents. Australian banknotes have lurid designs and are printed in values of $5 (blue/mauve), $10 (blue/green/khaki), $20 (grey/red), $50 (blue/gold/orange) and $100 (green/orange). The $50 and $100 bills are treated with suspicion by some people and may not be accepted by small businesses, taxi drivers, etc. Gold 'Australian nuggets' with a face value of $15 to $100 (their actual value is many times the face value) are available from banks and are a popular investment (except when the value of gold plummets, as it did in 1997).

Forgery used to be a problem in Australia, but it was the first country in the world to have a complete set of banknotes made of plastic (polymer). These notes offer much greater security against counterfeiting and last four times as long as conventional paper (fibrous) notes. According to the Reserve Bank of Australia, the rate of counterfeiting decreased in 2003 to around nine notes passed for each million notes in circulation, compared to 14 counterfeits per million in 2002.

It's sensible to obtain some Australian coins and banknotes before arriving in Australia and to familiarise yourself and your family with them. Keep a supply of 20 and 50 cent coins handy for parking meters and other machines. You should have some dollars in cash, e.g. $50 to $100 in small bills, when you arrive, but should avoid carrying a lot of cash. This saves you having to change money on arrival at an Australian airport (where exchange rates are usually poor and there are often long queues). It's best to avoid $50 and $100 notes (unless you receive them as a gift!).

There's no limit on the amount of Australian or foreign currency that can be brought into Australia, but amounts of $10,000 or more (or the equivalent in foreign currency) must be declared on arrival (see **Foreign Currency** below).

FOREIGN CURRENCY

Australia has no currency restrictions and you may import or export as much money as you wish, in practically any currency. Currency refers to notes and doesn't include travellers' cheques or other monetary instruments. However, amounts of $10,000 or more in Australian or foreign currency must be declared to customs on arrival. (This is to combat tax evasion and organised crime.) Declaration forms are available from customs officers at ports and airports and should be addressed to the Cash Transaction Reports Agency, c/o The Treasury, Langton Crescent, Parkes, ACT 2600 (☎ 02-6263 2111, 💻 www.treasury.gov.au). For further information contact the Australian Transaction Reports and Analysis Centre, PO Box 5516, West Chatswood, NSW 1515 (☎ freecall 1800-021037, 💻 www.austrac.gov.au).

Buying & Selling Currency

Most banks and building societies buy and sell foreign currency, although you usually need to order it a few days in advance, as only the major branches in capital cities keep foreign currency in stock. Major Australian banks change most foreign banknotes (but not coins), but offer a better exchange rate for travellers' cheques (see below). *Bureaux de change* have longer opening hours than banks or building societies (see **Business Hours** on page 371), including Saturdays and Sundays in tourist areas and large cities, but should be used sparingly, as they don't offer the best exchange rates and often charge a large commission.

When buying or selling foreign currency in Australia, beware of excessive charges. Most banks have a wide spread (e.g. 5 to 10 per cent) between their buying and selling rates for foreign currencies. Apart from the difference in exchange rates, which are posted by all banks and *bureaux de change*, there may be a significant difference in charges. It pays to shop around for the best exchange rates, particularly when changing a lot of money (it's possible to barter over rates in some establishments). The A$ exchange rate against major international currencies is listed in banks and in the major daily newspapers.

There isn't much difference in cost between buying Australian currency by exchanging cash, buying travellers' cheques or using a credit card in Australia. However, many people simply take cash when travelling overseas, which is asking for trouble, particularly if you have no way of obtaining more cash in Australia, e.g. with travellers' cheques or a credit card. **One thing to bear in mind when travelling anywhere, is never to rely only on one source of funds!**

Travellers' Cheques

Travellers' cheques are widely accepted in Australia in all major international currencies. The commission for cashing travellers' cheques varies with the bank, e.g. of the big four banks, ANZ charges $7 per transaction for cheques in foreign currency, WBC charges $7.50 for all foreign currency cheques, and the National charges $5 and the Commonwealth $7 irrespective of the type of cheque. Australia Post charges $7.70 for cashing up to ten cheques (with a maximum payment of $1,000 per person per day), and other banks and travel agencies 1.5 to 2 per cent or a flat fee of $5 to $10. Stamp duty is also payable at 20 cents per cheque.

Banks in rural areas (if you can find any) usually levy the highest fees for cashing travellers' cheques. You can also cash travellers' cheques at luxury hotels and some businesses, although exchange rates are usually poor. No fee is charged when cashing American Express or Thomas Cook travellers' cheques at their own branches. You need your passport to cash cheques.

Most banks charge a commission of 1 per cent of the face value when you're buying travellers' cheques, sometimes with a minimum charge of around $10. When travelling outside Australia, it's best to buy travellers' cheques in £sterling or US$, which are the most widely accepted (US$ cheques should always be used when visiting the US).

Lost or stolen travellers' cheques can be replaced in Australia and most countries overseas (the easiest to replace are American Express, ☎ freecall 1800-688022, and Thomas Cook, ☎ freecall 1800-127495). You should always keep a record of your cheque numbers separate from your cheques.

Cash Transfers

If you have money transferred to Australia by banker's draft or a letter of credit, bear in mind that it can take up to two weeks to be 'cleared'. You can also have money sent to you by international money order (via a post office), a cashier's cheque or telegraphic transfer, e.g. via Western Union (the quickest, safest and **most expensive** method). You usually need your passport to collect money transferred from overseas or to cash a banker's draft or other credit note.

Postal orders can be sent to Commonwealth countries and a giro post office transfer can be made to most countries. If you're sending money overseas, it's best to send it in the local currency, so that the recipient won't need to pay conversion charges. Some countries have foreign exchange controls limiting the amount of money that can be sent overseas. Insured post is the only safe way to send cash, as the insured value is refunded if it's lost or stolen.

You can send money direct from your bank to another bank via an inter-bank transfer. Most banks have a minimum charge for international transfers, which makes it expensive for small sums. Overseas banks may also take a percentage (e.g. 1 or 2 per cent) of the amount transferred (everybody wants a cut!).

CREDIT RATING

Whether you're able to get credit (or how much) in Australia usually depends on your credit rating, which is becoming increasingly important in today's credit-driven financial world. Most financial institutions use some kind of credit scoring system and request a credit reference agency report to find out whether you're 'worthy' of having money lent to you (i.e. can afford the exorbitant interest charges!). If you're a new arrival in Australia, a lender may use an agency in your previous country of residence. You may be asked to provide written consent to having your credit rating checked.

Your credit score depends on many factors, such as your age and occupation, marital status, how long you've held your current job, whether you're a homeowner; where you live, whether you're on the electoral roll, whether you have a telephone and your credit track record. If you're refused credit because of a credit report, you're told and can ask to see the report and challenge anything which is incorrect.

If you have a bad credit rating, it's almost impossible to obtain credit in Australia unless you're able to provide collateral (i.e. security such as a property), for example for a bank loan. A life assurance policy can be used to provide collateral for a loan. If you're refused credit, look on the bright side: you cannot run up any debts!

You can also check the credit rating of a company or person with whom you're planning to do business. Australia's main credit bureau is Baycorp Advantage (🖳 www.baycorpadvantage.com, formerly the Credit Reference Association of Australia and Credit Advantage), which holds records on over 12 million people and 1 million businesses.

BANKS & BUILDING SOCIETIES

Australian banking made huge losses in the '80s, and the first half of the '90s was spent cost cutting and recovering. The second half of the '90s saw strong growth and a stable credit environment, leading to higher profit margins. Australian banks are currently highly profitable and in 2004 paid over $5 billion in Australian company tax (around 17 per cent of the total of company tax), more than any other industry. Nevertheless, many regional (bush or country) banks have closed in recent years (over 2,000 branches have closed in the last dozen years) as banks have slimmed their branch networks. The proliferation of electronic banking (see below) has meant that banks require a much smaller workforce, and they've shed thousands of jobs (bank is a four-letter word with many people in Australia, where they're generally held in low esteem). Consequently, many communities have been left without a local bank, although some towns have successfully fought closures by threatening to withdraw $millions in assets from a bank. In some areas, building societies and credit unions have stepped in to fill the void, but in a small rural town or village, there's likely to be a post office agency, but no bank. A post office account is handy for travellers in rural areas or an account with one of the banks that allow withdrawals to be made from post offices.

Banks

The major Australian banks with branches in cities and large towns throughout Australia are the Australia & New Zealand (ANZ) Bank, the Commonwealth Bank of Australia (majority-owned by the Australian government), the National Australia Bank, and WBC (often called Westpac), collectively referred to as the big four. These banks also have the widest representation overseas. There are also many city, regional and state banks.

The major banks offer over 200 products, ranging from current and savings accounts to home insurance and personal superannuation schemes (see page 345). If you do a lot of travelling overseas, you may find the comprehensive range of travel and other services provided by the major banks advantageous. Banks are keen to attract migrants as customers and offer a range of special services to newcomers. The major banks (e.g. the Commonwealth Bank of Australia) provide financial advice and assistance to migrants in a number of countries, and also operate a network of Migrant Service Centres in Australia's capital cities. Many services provided by Australian banks are also offered by building societies (see below).

Building Societies & Credit Unions

Building societies (or permanent building societies to give them their full name) were established in the 19th century to cater for people saving to buy a home. Customers saved a deposit of 5 or 10 per cent of the cost of a home with the building society, who then lent them the balance. A building society would rarely lend to anyone who wasn't a regular saver, although this policy changed some years ago. Today, Australian building societies have some 3 million members and nearly $13 billion in assets, although this represents just 5 per cent of the national financial services market.

A credit union is a mutual organisation, whose members own it and have a say in its management, but to all intents and purposes it's similar to a building society. Henceforth, when building societies are referred to, this also applies to credit unions.

Added competition in the financial sector in recent years (particularly from independent mortgage providers) has made life difficult for building societies, many of which are struggling to survive in their present form. Like banks, building societies have also been raising their fees to offset smaller margins on home loans. However, building societies have recently, after a long battle, won the right to issue cheques in their own name (previously all cheques had to be issued by and cleared through banks) and so can now compete with banks on a more even footing. Nowadays, building societies offer many of the services provided by banks, including cash cards, credit cards, current and savings accounts, insurance, personal loans and travel services. However, building societies don't all offer the same services, types of accounts or rates of interest and generally have fewer branches than the major banks. If you're looking for a long-term investment, the number of branches may not be of importance, as members of most building societies are linked with the major banks and customers can use their ATM networks. Building societies don't have an independent dispute scheme, but follow a recommended procedure in the event of complaints.

Post Office

GiroPost (styled 'giroPost') is a banking service offered at over 3,000 Australia Post outlets (see **Chapter 6**), involving around ten participating banks and dozens of credit unions.

Business Hours

Normal bank and building society opening hours are from 9 or 9.30am until 4pm, Mondays to Thursdays, and from 9.30am until 5pm on Fridays, with no closure during the lunch period in cities and most towns. Some city branches open from 8am until 6pm, Mondays to Thursdays, and until 8pm on Fridays, while in rural areas banks may open on only one or two days a week. Some banks and building societies open on Saturday mornings, e.g. from 9am until noon. There are bank branches with extended opening hours at international airports and in an increasing number of supermarkets and shopping centres, some open seven days a week. (The major banks have recently established low-cost 'kiosk' branches in supermarkets and shopping centres operated by just one or two people; after initial indifference, these have proved popular and now number over 500.)

All banks are closed on public holidays. Most banks, building societies and main post offices in Australia have 24-hour ATMs at branches for cash deposits and withdrawals, and checking account balances (see page 380).

Electronic Banking

Australian banks are at the forefront of electronic banking and over half of all bank transactions are made electronically, some banks recording three-quarters of their transactions in this way. Electronic banking includes automated bill payment (BPAY), automated computer banking through dial-up services, automatic teller machines (ATMs), of which there are around 460,000 in Australia, electronic funds transfer, internet banking, smart cards, stored debt cards, telephone banking, and touch-screen customer service terminals. In future, banks will have even fewer branches and it's expected that almost all banking transactions will be done via a computer or telephone. Video telephone banking will soon allow customers to do business through video contact with centralised bank staff.

Telephone banking (or telebanking) and internet banking are offered by most Australian banks as well as by building societies and credit unions, usually 24 hours a day, seven days a week. Calls may be answered by a recorded message rather than a real person. Services provided include obtaining account balances, obtaining interest rates earned/charged, obtaining mortgages and other loans, ordering statements and cheque books, paying bills, providing details of the last five (or more) cheques cleared or the last five transactions, and transferring funds between accounts.

Complaints

Complaints against banks run into thousands every year, particularly with regard to excessive fees and charges. Most Australian banks are members of the Australian Bankers' Association (ABA), which has a Code of Banking Practice that seeks to foster good relations between banks and their customers (provided it doesn't cost the banks any money), and you should initially make a complaint to the bank. A banking ombudsman was established in 1989 by the ABA to mediate in disputes between banks and their customers. If you have a dispute with your bank which you're unable to resolve with them, you can take the matter to the Banking and Financial Services Ombudsman, PO Box 3, Melbourne, Victoria 3001 (☎ 1300-780 808, 💻 www.bfso.org.au). Members agree to abide by the decision of the ombudsman, although if customers disagree with a ruling they aren't obliged to accept it and are free to take it up with a consumer affairs department or office of fair trading, or take legal action.

There's no government or industry-funded protection scheme for deposits in Australia, as exists in many other countries, and deposit protection varies between banks, building societies and credit unions, none of which provide an explicit guarantee as to the safety of your money. This matter is currently under review by the Commonwealth government and new regulations may be forthcoming.

ACCOUNTS & CARDS

Current Accounts

The most common account for day-to-day money management is a current or cheque account (commonly called a transaction account in Australia), which provides ATM access, a cheque book, an EFTPOS card (see page 364), the facility to pay your regular bills by direct debit, telephone banking and possibly other services, such as an overdraft facility. Many people have at least two accounts: a current account for their out-of-pocket expenses and regular transactions, and a savings account (see page 375) for long-term savings. Before opening an account, compare banks' charges and fees (see below), interest rates (e.g. on credit cards and deposits) and the services offered by a particular financial institution or account.

If you're planning to work in Australia and are paid fortnightly or monthly, one of your first acts should be to open an account with a bank, building society or credit union. Your salary is usually paid directly into your account by your employer, and your salary statement is either sent to your home address or given to you at work. Employees who are paid weekly or fortnightly are often paid in cash, in which case it's up to you whether you open an account (although it's difficult to manage without one). **New arrivals can open an account during their first six weeks in Australia with just a passport.**

When opening an account by post, attach a certified photocopy of the pages of your passport showing its number and expiry date, and your signature, photograph and visa (if available). You may also need a copy of your driving licence. If a copy of your passport is sent by post, it must be certified by a professional person (such as a doctor, lawyer or teacher) or a person of similar standing with a public position, such as a civil servant, councillor, member of parliament or police officer.

Banks and other financial institutions are required by law (under the Financial Transaction Report Act, 1988) to verify the identity of each signatory to an account. To meet this requirement, you must provide either a reference from a reputable person or specific identification documents.

Most people pay their bills from their current accounts, either by standing order or by cheque. Bills can also usually be paid by telephone by simply quoting your account details. Bank statements are usually issued monthly (optionally quarterly), and interest is normally calculated daily and paid quarterly. Transaction accounts pay **very** little interest on account balances, e.g. from 0.1 to 0.5 per cent. If you regularly have $1,000 or more on deposit, you should consider keeping it an account that pays a 'reasonable' interest rate. The minimum opening balance may be as low as $1, although you should bear in mind that you usually need to maintain a much higher balance in order to avoid bank fees and charges (see below).

Fees & Charges

Australian banks have increased charges on transactions by as much as 100 per cent (to $4 in some cases) in recent years in an attempt to lure customers away from branches, as electronic banking costs them a fraction of branch transactions (although the customer still has to pay bank charges!) and to recoup their reduced margins on mortgages and other loans. This caused a public outcry, and in 2001 a Parliamentary Commission was set up to investigate bank charges. It was found that customers have little idea what fees are charged, and recommendations from the Commission included greater transparency from banks over fees and a breakdown of all fees and charges on monthly statements.

The following fees and charges are commonly levied by banks on current accounts. **Few building societies and credit unions impose current account-keeping fees.**

- **Account-keeping Fees** – An account-keeping fee is charged when the balance in an account falls below a certain level, e.g. $300 or $500. Those who maintain their account balance above this level or who have loans and deposits of $20,000 or more usually incur no fees. Most banks also charge a monthly account-keeping fee, e.g. from $2 to $7.
- **Transaction Fees** – Typical transaction fees are: cash withdrawal from an ATM, 30 cents; cheque clearing, $1; assisted withdrawal (over the counter), $2; cashed cheque, $6; stopped cheque, $15. Some accounts offer a certain number of free transactions (e.g. 5 to 35) each month.
- **One-off Fees** – Fees of between around $10 are $35 are levied for a range of services, such as bank drafts (bank cheques), replacement statements, overdrawing an account, stopping a cheque and unauthorised cheques.

Banks are increasingly adopting 'user-pays' systems, where fees are related to the amount of work involved in processing transactions. This means that there are lower fees for electronic banking than for paper and over-the-counter transactions. Some accounts are exclusively for those who use the electronic banking network to make withdrawals; these levy no fees, although there's a penalty rate for over-the-counter withdrawals. Some banks have fee exemptions for customers under the age of 18 or 21, pensioners and tertiary students. Always shop around for the lowest fees. The ABA and Centrelink have produced a joint brochure on how to minimise bank charges and fees.

Government Taxes

Taxes are levied on current accounts in some states and territories.

Debits Tax: Until 2002, debits tax was levied by all state and territory governments and in many cases exceeded the cost of bank charges. However, debits tax (or bank account debits tax, known as BAD!) was abolished in NSW in 2002 and should have been abolished in the other states by July 2005. In case it hasn't been, the details are as follows.

Debits tax is levied on all withdrawals from accounts with a cheque facility. It's levied on a sliding scale which penalises those who make small withdrawals. In most states, debits tax is 30 cents on withdrawals of $1 to $99, 70 cents on $100 to $499, $1.50 on $500 to $4,999, $3 on $5,000 to $9,999, and $4 on $10,000 or more.

Cheques

Personal cheques aren't usually accepted as payment in retail outlets in Australia, as they cannot be guaranteed (Australian banks don't issue cheque guarantee cards). Where cheques are accepted, you must usually produce identification in the form of a bank card or driving licence.

Cheques aren't usually crossed, although you can cross your own cheques by drawing two parallel lines across the face. This theoretically provides additional security, because a crossed cheque can be paid only into a bank account and cannot be cashed. There are a number of ways further to safeguard your cheques, one of which is to write 'not negotiable' between the two parallel lines, which means that the cheque cannot be cashed by a third party. Alternatively, you can write 'account payee only' between the lines, which means that the cheque must be paid into the account of the named payee. For extra security, you can add both 'not negotiable' and 'account payee only' to a cheque. If you cross out the words 'or bearer' on a cheque, this prevents anyone except the named person from cashing it. You can also arrange with your bank that no cash cheques can be drawn on your account or print on cheques the $ limit that can be drawn on any one cheque. Take great care when sending cheques by post, particularly for large amounts, as it isn't unknown for cheques to be stolen and paid into another account.

Cheque 'clearing' takes around two to three days (i.e. banks earn interest on your money for this period!). Australian cheques are valid for 15 months after the date written on them. **A post-dated cheque can be honoured by your bank before the date written on it.** To obtain cash from a bank, write the cheque in your own name or write 'cash' alongside 'Pay to' and don't cross it.

Savings Accounts

All banks, building societies and credit unions provide a range of savings accounts, usually referred to as deposit or investment accounts in Australia, many of which are intended for short or medium-term savings, rather than long-term growth. Other types of savings account include cash management trusts, deeming accounts, mortgage offset accounts and savings investment bonus accounts. Retirement Savings Accounts (RSA) are a kind of superannuation fund (see page 345).

Most banks and building societies have two basic types of savings account: instant access and term deposit accounts. Instant access accounts, as the name says, allow you instant access to your money. There's usually a minimum balance, which may be as low as $50 or as high as $5,000. With some high-balance accounts, all deposits and withdrawals must be over $1,000. Interest rates usually depend on the account balance, e.g. $500, $1,000, $5,000 or $10,000.

With a term deposit account, you're required to give notice before you make a withdrawal, which can be anything from 30 days to five years, or incur a penalty. Interest is usually calculated daily and paid monthly, quarterly, six-monthly, annually and/or at maturity. Not surprisingly, term deposit accounts pay higher rates of interest than instant access accounts.

When choosing an account, the most important considerations are how much money you wish to save (which may be a lump sum or a monthly amount), how quickly you need access to it (or might do in an emergency) and whether you require additional services such as those provided by current accounts (see above). For example, you may wish to have instant access to your cash via ATMs with no limit on withdrawals. You may find a high interest cheque account (often given a fancy name such as a 'cash management call account') useful, as it provides all the usual facilities of a current account, plus high interest depending on the account balance (which must usually be a minimum of around $5,000).

Before committing your money to a savings account, you should shop around for the best deal, as conditions, fees and interest rates can vary considerably. Banks, building societies and credit unions frequently introduce new accounts paying increased rates of interest, but they don't usually notify existing customers of this (they aren't in the habit of giving money away unnecessarily) so you need to ask periodically whether new accounts have been introduced. Some banks automatically deposit your cash in a standard-rate term deposit when a super-rate term deposit ends. Interest rates are forever changing in Australia (increasing or decreasing in line with the official bank lending rate) and it may not pay you to tie up your money for a long period.

Non-residents are subject to a withholding tax of 10 per cent on the income earned on bank deposits in Australia (see page 366); this is deducted at source when interest is paid.

Cash & Debit Cards

One of the most important innovations in banking in the last decade or so has been the introduction of cash and debit cards, which are routinely issued to all transaction account holders in Australia.

Cash Cards

A cash card allows you to withdraw up to around $500 per day from ATMs (see page 380) 24 hours a day, seven days a week (provided they don't run out of money and you have money in your account). The freedom from bank queues, bank tellers and banking hours provided by cash cards is very convenient, and you should think twice before opening an account with a bank or building society which doesn't provide ATMs locally (although most small financial institutions have arrangements with larger banks or building societies). Cash cards can also be used at service stations, supermarkets and other retail outlets throughout Australia. You can also pay for telephone calls in certain public call boxes.

When your application for a card is approved, your card and personal identification number (PIN) are sent to you. If you don't have a secure post box (i.e. a private address or personal post box), you should collect your PIN from your bank. For extra security, some banks activate cards only after customers have reported their safe arrival. **If you receive an unwanted, unsolicited card, you should cut it up and return it to your bank or building society with**

instructions to cancel it. If you lose your cash card, you must notify the issuing bank immediately by telephone and confirm it in writing.

Reloadable 'electronic cash' cards with a stored-value (also known as stored-value cards or SVCs) are being introduced in Australia.

Debit Cards

Most cash cards are also debit cards – known in Australia as Electronic Funds Transfer at Point Of Sale (EFTPOS) cards – which are accepted by most retailers and mail-order businesses in Australia and have largely replaced cheques. Over half of all card transactions in Australia are made with debit cards. There's no limit to the amount you can pay with a debit card, but you must have the money in your account (or have an authorised overdraft). Many retailers, e.g. supermarkets, allow customers to obtain cash (known as 'cash-back') when they're buying goods with a debit card. Many cards can also be used overseas, e.g. Visa or MasterCard 'EFTPOS' cards, to obtain cash and buy goods and services, although there's a charge for obtaining cash.

Credit & Charge Cards

Australia is one of the most credit-oriented societies in the world, and in early 2005 the average Australian owed over $5,300 on credit and charge cards. Most Australians have a number of credit and charge cards (with a credit limit of up to $10,000 on each), which are accepted by most retail outlets, whatever their size (although you may have a problem using a credit card in remote areas and small towns or in small shops and restaurants). Cards can be used to purchase goods by post or over the telephone, both in Australia and overseas. It's sometimes wise to ask for the carbon paper when you purchase goods in person, as it can be used to obtain your credit card number and a copy of your signature. Always check that a credit card slip is made out for the correct amount before signing it.

The most commonly accepted credit cards in Australia are Bankcard (Australia's own credit card organisation), MasterCard and Visa (and affiliates). Most outlets that accept Bankcard also accept MasterCard and Visa. American Express, Carte Blanche and Diners Club charge cards are also widely accepted. All banks, building societies and many credit unions and major retailers, including most department and chain stores, offer their own credit cards in Australia; some stores don't accept any cards other than their own. Interest rates on store cards are usually **very** high, e.g. up to double what you pay with Visa or MasterCard. It isn't always necessary to have an account with a financial institution to obtain a credit card.

The main difference between the two types of card is that with a charge card you can defer paying the bill for a few weeks or months but must pay the total balance outstanding when it's due (otherwise a penalty is payable), whereas a credit card allows you to defer payment for an indefinite period provided you repay a minimum amount (usually around 2 to 3 per cent of the outstanding balance) each month and don't exceed your credit limit. Not surprisingly, credit cards are much more popular than charge cards, both with cardholders and businesses. One of the major advantages of international charge cards (e.g. Amex and Diners Club) is that, if they're lost or stolen, they can usually be replaced at short notice when you're travelling, e.g. within 24 hours in some countries. Charge cards also generally offer more benefits than credit cards (see **Benefits** below), particularly for international travellers. Otherwise, you may find that charge cards offer few advantages over credit cards, which are usually cheaper than charge cards and some of which, e.g. Visa or MasterCard, are more widely accepted, both in Australia and worldwide.

Both credit and charge cards are issued as ordinary, gold and platinum cards, with different credit and benefit levels. Gold card holders must usually have an annual income of over $50,000 per year and net assets of over $100,000 (and want everyone to know it).

Even if you don't like plastic money and shun any form of credit, credit cards do have their uses. For example, no deposits on rental cars, no pre-paying hotel bills, safety and security, and above all, convenience. However, in the wrong hands they're a disaster and should be shunned by spendthrifts, who can find themselves irretrievably in debt. If you lose a credit card or it's stolen, report it immediately to the police and the issuing office, and confirm the loss in writing as soon as possible.

Credit Limit

The credit limit for most cards is around $2,000, although some card issuers allow you to choose your spending limit up to $10,000. Gold and platinum cards have higher credit limits than ordinary cards (or no limit at all). Increasing your credit limit is usually a formality, provided your credit rating is good and you always pay your bills on time (there's no limit to how deeply into debt card companies will allow you to sink!). When changing card companies, check that you're able to keep your previous credit limit. Many card companies allow existing card holders to transfer their card balance when switching cards.

Fees & Interest Rates

Banks compete fiercely for credit card customers, both on interest rates and the supplementary services attached to cards. The annual fee varies from $35 upwards for a standard card, around $100 for a gold card and $350 for platinum. The lowest rates are usually charged by credit unions, some of which charge no annual fee, although they may not give you any interest-free credit days. If you spend over a certain sum on your card, e.g. $1,500, the annual fee may be waived. A number of cards can be issued for a single account (a second card is usually issued free).

The annual interest rates charged on credit card balances in 2005 were between around 11 and 16 per cent. (Banks rarely pass on interest rate cuts to credit card holders.) Most cards offer 15 to 55 days' interest-free credit, although there are no free credit days on some cards. Card issuers use various methods to calculate the interest on cash advances and outstanding balances. (Interest is always charged on cash advances immediately and the interest-free period doesn't apply.) If the amount owing isn't paid in full, interest is charged from the date of purchase and the interest-free period is lost altogether. Some cards allow an interest-free period on new purchases only if the balance at the start is zero. A higher interest rate is usually charged on cards offering an interest-free period and there's also usually an annual fee.

If you intend to pay off the amount owed in full each month, choose a card with no fee (or a low fee) and the longest interest-free period. Otherwise choose a card with a low interest rate. The best cards are obviously those with no annual or a low annual fee **and** a low interest rate, which are usually restricted to homeowners and/or those with an excellent credit rating.

Credit cards are definitely not for long-term borrowers, although if you borrow less than $1,000 and pay it off within a year it may be cheaper than a loan. Interest is usually paid when your credit card account has a positive balance, i.e. you pay more money to your bank than is owed on a card (you may wish to do this when you plan to overspend your usual credit limit but want the security of using a credit card).

Benefits

You should also compare the benefits offered by card issuers, which may include air miles and other points schemes (see below), commission-free travellers' cheques, foreign currency ordering, free insurance on goods purchased with the card, reduced hotel and car rental rates, special offers on new cars, travel and holiday discounts, and travel insurance. Some cards, called affinity cards, have ties with registered charities, where a charity (or a number of charities) benefits each time a card is used, although the amount that goes to the charity is minuscule.

Loyalty points are a big attraction for cardholders, where you receive reward points for each transaction (usually one point for each $1 spent). Benefits include discounted goods and free travel. Cards are offered by banks in conjunction with companies such as Telstra and Qantas. Frequent flyer points can be earned when using credit cards. Card issuers sometimes offer promotions such as 1,000 bonus points for new customers and free prize draws.

Some credit card issuers offer protection insurance, which covers payments in case of accident, sickness or unemployment (check exactly what's covered), which is worth considering. Protection insurance premiums are calculated according to your account balance and are added to your monthly card payment. However, whatever the benefits on offer, you should always check a card's fees and interest rates. When changing card companies, check that you don't lose any important benefits.

Cash Withdrawals

Credit cards can be used to obtain cash from ATMs (see below) in Australia and overseas. To do so, you need to enter a PIN. Most banks allow customers to choose their own PIN. When you use your card to obtain cash, there's a handling charge and/or commission and a daily limit, e.g. $500 or $1,000. Interest is levied on cash withdrawals from the date of the withdrawal.

Bills

Most credit cards require you to repay a minimum of $10 or 2 to 3 per cent of the balance each month, whichever is the greater. If you pay the full amount outstanding, you won't be charged interest and receive up to seven weeks' free credit; on the other hand, if you repay only part of the balance, you're charged interest on the full amount previously outstanding.

Automated Teller Machines

The big four banks' ATM networks are: Autobank (Commonwealth), Flexiteller (National), Handybank (WBC) and Night & Day (ANZ). Some networks are linked so that you can use your cash (and debit and credit) cards in ATMs (commonly known as cash machines) belonging to different banks, giving you access to thousands of cash machines. For example, Commonwealth Bank and WBC are linked, as are ANZ and National Bank. Customers of building societies, credit unions and regional banks also have access through reciprocal arrangements. Most banks and building societies allow a certain number of free withdrawals per month (e.g. eight) from machines belonging to their own network, but there's a charge (usually at least $1) for using an ATM belonging to another bank or network.

Other services provided by banks and building societies via ATMs include account balances, cheque book and statement ordering, and the facility to change your PIN, deposits (cash and cheques), mini-statements (usually the last five transactions), the paying of bills (via a bank giro) and credit card payments, and transfers between accounts. These services are usually available only via cash machines at branches of your own bank. Some ATMs accept 'smart' cards (i.e. cards with a microchip).

Although it's rare, ATMs do go wrong and occasionally give too little cash (too much if your luck is in), or make mistakes on receipts. Sometimes, 'phantom withdrawals' turn up on your bank statement. You should therefore always obtain receipts for withdrawals and check them against your statement. If you have a problem with a machine, make a note of its location, the date and time, and exactly what happened. Notify your bank as soon as possible. However, you have only a slim chance of convincing your bank that their 'infallible' machine has made a mistake. Beware of using ATMs in 'high risk' areas at night, as muggings occasionally occur.

MORTGAGES

Around half of Australian homeowners have a mortgage (home loan), the average loan in 2004 being $218,000. Mortgages are available from over 100 sources, including banks, building societies, credit unions, finance and insurance companies, mortgage managers, mortgage providers (originators), motoring organisations and state housing authorities (see **Government Loans** below). The Commonwealth Bank is the largest lender (with mortgage loans outstanding of $102 billion in 2004) followed by WBC.

Competition to lend you money is fierce and homebuyers in Australia have a wider variety of home loan finance than is available in many other countries. However, despite the increased competition, banks still handle around 80 per cent of new home loans. Your monthly mortgage repayments mustn't usually be more than 30 per cent of your gross basic income – a couple's incomes are combined. Many people are denied mortgages because of a bad credit rating or insecure employment, which may include the self-employed, who usually need to produce a number of years' tax returns (usually two).

Types of Mortgage

There are few types of mortgage in Australia, where most are repayment mortgages (endowment, pension and other types of mortgages are rare). However, lenders offer various mortgage 'packages', often including repayment flexibility (e.g. 'holidays' and additional payments), fixed-variable splits (see **Interest Rates & Payment** on page 382), offset accounts, redraw facilities and variations to payment frequency. A redraw facility allows you to 're-borrow' additional payments made against your mortgage at a later date if the need arises. An offset account enables you to deposit money and receive interest in the form of a reduction in the interest payable on your loan. This means that a larger part of your repayments goes towards reducing the principal, resulting in significant interest savings and the loan being paid off quicker. An example of an offset account is the Commonwealth Bank's 'mortgage interest saver account' (MISA). Money lodged in a MISA is available on call, and you don't pay bank fees on deposits and withdrawals (each of which must be a minimum of $1,000), although no interest is paid. A minimum balance of $2,000 must be maintained. Making payments fortnightly instead of monthly also helps you pay off a loan quicker. Most lenders offer low-start ('honeymoon-rate') loans, which reduce your mortgage payments for a number of years (usually one or two), although these often involve high fees.

A new type of loan introduced in recent years is an equity overdraft loan (called a current account mortgage in the UK). It works like a standard bank account overdraft, where the more money you pay into your account the lower the amount owed (and hence less interest is payable), and you can borrow money whenever you wish (usually up to your original mortgage limit) at the same rate of interest as your mortgage (it isn't recommended for spendthrifts).

Government Loans

The Commonwealth and state governments provide funds for housing loans through the Commonwealth/State Housing Agreement, with loan repayments linked to the borrower's income. Interest reductions provided during the early years of the loan are generally recovered when the borrower's income permits. In most states, the loans are made through building societies, a list of which is maintained by the state Registrar of Co-operative Societies. Housing commissions and state banks in some states also provide loans, although eligibility is restricted to low- and moderate-income families and there are often long waiting lists.

Foreign Currency Mortgages

It's possible to obtain a foreign currency mortgage, e.g. in Japanese yen, Swiss francs or US dollars, all currencies which, with their historically low interest rates, have provided huge savings for borrowers in recent years. However, you should be cautious about taking out a foreign currency mortgage, as interest rate gains can be wiped out overnight by currency swings. In the '80s many Australians took out Swiss franc loans and were unable to maintain their payments when the value of the A$ plummeted against the Swiss franc in later years. Most mainstream lenders advise against taking out foreign currency home loans unless you're paid in a foreign currency. The conditions are much stricter than for A$ loans, e.g. they're generally granted only to high-earners (e.g. those earning a minimum of $100,000 a year) and are usually for a minimum of $200,000 and a maximum of 60 per cent of a property's value.

Terms & Conditions

Although it's possible to obtain a loan for the whole cost of a property (a 100 per cent mortgage) from some developers, particularly if you're a first-time buyer, most lenders expect borrowers to pay a deposit of 5 to 25 per cent of the purchase price. Housing loan insurance is payable when a loan is greater than 75 or 80 per cent of the value of a property. The insurance premium is usually between $250 and $500 or 1 per cent of the loan value, and is normally added to the loan amount. The mortgage insurance offered by some lenders (known as 'captive' insurance) is expensive, and you can pay around 20 per cent above the market rate, so you should shop around for independent mortgage insurance. Mortgage insurance contracts cover the lender and not the borrower.

The usual home loan period is 25 years, although it can be anything from 5 to 30 years (or up to the age at which a state pension is paid), while the maximum term for land loans is usually 20 years. Many lenders offer additional benefits such as free home insurance and life assurance.

Interest Rates & Payment

You can usually choose between a fixed-rate and a variable-rate mortgage. With the latter, the interest rate goes up and down in accordance with fluctuations in the bank base rate. Those who cannot afford an increase in their mortgage repayments are usually better off with a fixed-rate mortgage, where the interest rate is fixed but the term of the loan varies with changes in interest rates. If interest rates go down, you may find yourself paying more than the current mortgage rate, but at least you know exactly what you must pay each month. To judge whether a fixed-rate mortgage is worthwhile, you must estimate in which direction interest rates are heading (a difficult feat). Most variable-rate loans offer borrowers the option to fix the rate at any time, e.g. when interest rates are rising, and some mortgages combine fixed and variable-rate loans (split fixed/variable rate), which some analysts recommend as the best compromise. However, this means taking out two loans and incurring higher fees.

Variable-rate mortgages usually allow extra payments to be made. Paying an extra 10 per cent each month can knock five or six years off the repayment term of a 25-year mortgage. Homebuyers have shunned fixed-rate loans in recent years as rates have tumbled, although the number is now increasing ahead of fears of interest rate rises. In recent years, loans have become cheaper (in relation to interest rates) thanks to increased competition between the banks and other lenders. The major banks have been undercut by smaller, non-bank rivals, and have been forced to cut their margins (the difference between what they pay on deposits and the home loan rate) from 4 or 5 per cent to around 3 per cent in order to compete with some mortgage originators who charge borrowers only a couple of per cent above the cost of obtaining funds. Banks also offer lower interest rates to selected customers such as professionals and other 'high net-worth' individuals. The interest rate for variable-rate mortgages in spring 2005 was 6.5 to 7 per cent.

However, low rates also have their down side, as they encourage people to borrow more than they can afford and you should be wary of joining the increasing number of mortgage defaulters, as you can forfeit your home. Interest is calculated on the daily loan balance and charged monthly. Repayments can be paid fortnightly (which can save a considerable amount over the term of a loan) or monthly. Some lenders allow you to reduce your payments by up to 50 per cent for up to six months when taking maternity or paternity leave. It's possible to take out a mortgage protection policy in case you fall ill, have an accident or are made redundant and are unable to pay your mortgage, although it can be expensive and there are many loopholes. Most lenders offer a 'home loan protection plan' which guarantees repayments in case of death or permanent disability. You shouldn't rush into taking out a mortgage, particularly if your income isn't secure.

While most borrowers never change their lenders, some homeowners re-mortgage every two or three years after shopping around for the best deal available. However, you must do your sums carefully, as changing lenders can be expensive. Some banks offer lower 'loyalty rates' of interest for customers who have maintained a loan for five years or more. While mortgage interest rates have generally fallen in recent years, fees have risen (see below). Always make sure that you receive a list of all costs associated with a loan, including discharge fees.

Fees & Charges

Various fees are associated with mortgages, including the following:

- **Legal Fees** – Legal fees are normally around $400 but are sometimes waived.
- **Loan Registration Fee** – Loan registration costs vary from state to state, from around $10 to $100.
- **Maintenance or Administration Fee** – Some mortgages have an annual maintenance or administration fee, e.g. $60 to $100, which may apply only to certain types of loan.
- **Mortgage Application or Establishment Fee** – This is usually between $300 and $800 (e.g. in 2005, Australia and New Zealand Banking Group's fee was $600); some banks (e.g. the Commonwealth Bank and WBC) have cut or eliminated fees for setting up mortgages, although they may be clawed back by administration or maintenance fees (see above).
- **Valuation Fee** – Some lenders don't charge a valuation fee, although it can be up to $275.

Stamp duty is also payable on mortgages in all states except the ACT, Northern Territory and Victoria (the average is around $425 per $100,000 of the mortgage).

Some mortgages carry crippling discharge (redemption) or exit fees if they're repaid early, although most lenders now charge between around $100 and $750.

Advice & Information

Before taking out a mortgage, take time to investigate all the options and bear in mind that mortgage advice offered by lenders is often deliberately misleading and isn't to be trusted. One way of finding the best deal is to contact an independent mortgage broker. One such company is Mortgage Choice in Sydney (☎ freecall 13-1462, 💻 www.mortagechoice.com.au), a one-stop shop for those seeking the best mortgage deal and offering hundreds of home loan packages to choose from. However, brokers earn their living from fees paid by lenders and therefore may not always be impartial. Solicitors in some states (e.g. NSW) offer homebuyers 'free' mortgage advice as part of their conveyance service. However, although solicitors are bound to give independent advice, they may receive fees from lenders. Wherever you obtain advice, always ensure that it's impartial (ask whether an adviser is being paid a commission by a lender). Invaluable independent advice and comparative tables of lenders are published in specialist magazines such as *Your Mortgage* (quarterly). For information about buying property, see **Chapter 5**.

PROPERTY & LAND TAXES

Property taxes (called council rates in Australia) are levied by councils on homeowners to pay for local services. These include community and welfare services, footpaths, health inspections, libraries, parks and recreational facilities, roads, rubbish collection and disposal (which may be charged separately), and town planning and building control. Rates are based on the 'rateable value' of a property, officially called the 'unimproved capital value', which is reassessed every few years by the Valuer General's Department. Rates are levied annually but are usually paid quarterly. Check the current rates before buying a property, as in some areas they can be very high (pensioners may receive a concession). For example, in the ACT, there's a fixed charge of $330 but you must also pay 0.387 per cent of the property's value above $21,000, which for a property worth $200,000 amounts to over $1,000. Rates usually also increase when land valuations go up, although there's a limit on what councils can charge. In some areas, there are other property-related taxes, such as water rates (see also **Utilities** on page 157).

Land tax is levied on the ownership of land in all states and territories except Northern Territory. It's based on the unimproved value of land (i.e. excluding the value of any buildings or capital improvements) at a prescribed date, which is determined by a state's Valuer General (e.g. 31st December in NSW). There's sometimes a threshold, below which no land tax is payable. For example, in ACT land tax is levied at 0.65 per cent on land valued at up to $50,000, at 1 per cent on land valued between $50,000 and $125,000, at 1.25 per cent on land valued at between $125,000 and $225,000, and at 1.5 per cent on land valued at $225,001 and over. In NSW, land tax is payable on investment property holdings (not land for principal residences) at 0.4 per cent for properties valued at up to $400,000, and 0.6 per cent on those valued at between $400,000 and $500,000; for those worth above $500,000, the tax is $2,200 plus 1.4 per cent of the value over $500,000. In Queensland, land for primary residences is exempt; on other land, tax is payable only if the land is worth over $275,997.

GOODS & SERVICES TAX

Goods and services tax (GST), which was introduced in 2000, is similar to VAT in western European countries and is levied at a flat rate of 10 per cent on most goods and services. GST is included in most quoted prices, although some items are exempt from GST, such as basic foods, cars for the disabled and certain medical aids and appliances. The government also had to introduce compensatory measures such as an Educational Textbook Subsidy, which was offered to students when they objected to the 10 per cent increase in the price of books.

Most businesses are required to register for GST and most must lodge a quarterly return to pay or claim GST, although if a company's annual turnover exceeds $20 million, a monthly return must be made.

For information about duty and tax on imported vehicles, see **Importing a Vehicle** on page 268. For information on GST refunds for tourists see **GST Refunds** on page 495.

INCOME TAX

Federal income tax is levied under a two-tier system: the First Class system applies to the self-employed and companies, and the Second Class system, called Pay-As-You-Go (PAYG), is for employees (see page 393). The self-employed pay their tax in arrears, whereas an employee's income tax is deducted at source from his salary by his employer. There's no state income tax in Australia, although it may be introduced under wide-ranging tax reforms currently under consideration. The income tax year in Australia runs from 1st July to 30th June of the following year (for reasons known only to the tax office). Tax is calculated on taxable income derived during the income tax year, although in certain circumstances a substitute accounting year beginning on a different date may be used. Changes in federal taxation are usually announced in the annual budget in May. Australian income tax law recognises the following general types of taxpayer: companies, individuals, partnerships and trusts. Specific provisions apply to insurance companies, mining operations, minors, primary producers, superannuation funds and certain other businesses.

Domicile

Residents of Australia are taxed on their worldwide income and non-residents only on Australian income. You're considered to be resident in Australia for tax purposes if **any** of the following applies:

- You normally reside in Australia.
- You're domiciled in Australia and don't have a permanent place of abode outside the country.
- You spend at least 183 days per financial year in Australia (unless you don't intend to take up Australian residence and have a usual place of abode outside Australia).

Double-taxation Agreements

Despite their name, double-taxation agreements are designed to prevent you paying taxes twice! Under double-taxation agreements, certain categories of foreign resident are exempt from paying Australian tax. Australia has double-taxation agreements with many countries, including Argentina, Austria, Belgium, Canada, China, the Czech Republic, Denmark, Fiji, Finland, France, Germany, Hungary, India, Indonesia, Ireland, Italy, Japan, Kiribati, the Republic of Korea, Malaysia, Malta, the Netherlands, New Zealand, Norway, Papua New Guinea, the Philippines, Poland, Romania, Singapore, the Slovak Republic, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Thailand, the UK, the US and Vietnam. If part of your income is taxed overseas in a country with a double-taxation treaty with Australia, you won't be required to pay Australian tax on that income.

Foreign employees working in Australia for Australian companies or organisations are subject to Australian tax on their earnings. However, if your stay is less than six months, you're usually taxed at the (higher) rates applicable to non-residents (see page 393), although double-taxation agreements contain particular articles dealing with directors, entertainers, government services, professors and teachers, which may alter this position. Salary and wage income earned by residents from services performed overseas is exempt if you've been employed outside Australia for a continuous period of at least 91 days, provided the income has been taxed overseas.

In addition to Australian taxes, you may also be liable for taxes in your home country. Citizens of most countries are exempt from paying taxes in their home country when they spend a minimum period overseas, e.g. a year. One exception is citizens of the US. American citizens can obtain a copy of a brochure entitled *Tax Guide for US Citizens and Resident Aliens Abroad* from American embassies.

It's your responsibility to familiarise yourself with the tax procedures in your home country or country of domicile. If you're in doubt about your tax liability in your home country, contact your embassy or consulate.

Tax Evasion & Avoidance

As in most countries, tax evasion is a criminal offence, for which you can be heavily fined or even imprisoned. Nevertheless, most Australians don't consider it a crime to cheat the tax office – an attitude that has spawned a nation of tax fiddlers (it's a national sport). Australia has a flourishing black economy, which the ATO estimates costs around $16 billion per year in unpaid tax. Tax avoidance, i.e. legally paying as little tax as possible, if necessary by finding and exploiting loopholes in the tax laws, is a different matter altogether. Unfortunately there are few (legal) ways an individual paying PAYG tax can reduce his income tax bill (dying is one of them), although it's possible to appeal against your tax bill or anything connected with your tax affairs which you believe is incorrect.

If you own a company or are self-employed, you can delay paying your tax for a period by appealing against a tax demand. Substantial tax savings can be made with regard to pensions, trusts and other tax-avoidance schemes, although some schemes apply only to the very rich, as the cost of using them is prohibitive to anyone else. As in many countries, the wealthiest Australians use elaborate schemes to avoid paying tax and take maximum advantage of low-tax investments. Many wealthy Australians avoid or minimise their income tax by establishing trusts, which cost the government $millions per year in 'lost' tax. Around 2 million Australians are estimated to use trusts in some form. However, the tax office is planning a crackdown on overseas tax shelters and trusts. As soon as the ATO closes one loophole, tax accountants find another one. Australian banks and other institutions paying interest and dividends must provide details to the tax office of all payments made (which is why some people invest their money overseas, although not declaring income earned overseas is illegal).

Tax Audits

The number of taxpayers audited (i.e. checked up on) has more than doubled since self-assessment was introduced in 1987, to around 500,000 a year. Some 70 per cent of those audited are found to have made mistakes, usually (not surprisingly) in their own favour. There are heavy penalties if you make mistakes, which can be as high as 90 per cent of the tax owed plus interest. Among the individuals who come under scrutiny are academics with travel claims, those who have received eligible termination payments or rental property allowances, 'hobby' business people (such as candle-makers, glass blowers, knitters, musicians, photographers and wood-turners), small businesses (especially), the self-employed and contractors, those selling home products, and those making claims for home offices, vehicles and self-education.

The ATO receives information from a variety of sources, including banks, building societies, companies paying dividends, credit unions and employers. The ATO also provides incentives to those who 'dob in' (report) tax cheats and has tightened up its ability to collect tax and catch tax dodgers in recent years. However, the ATO is bound by privacy legislation and can only give information about a taxpayer to government agencies authorised to receive it.

Obtaining Help

Tax Help is a volunteer service to help certain people complete their tax returns, including Aborigines and Torres Strait Islanders, those on low incomes (including senior citizens), people from non-English speaking backgrounds, and people with disabilities. The translating and interpreting service (TIS) helps non-English speaking people with tax questions by setting up a three-way telephone conversation with an interpreter and the tax office (☎ local call rate 13-1450). The languages covered include Arabic, Chinese, Croatian, Greek, Indonesian, Italian, Japanese, Korean, Macedonian, Polish, Serbian, Spanish, Turkish and Vietnamese.

For general income tax enquiries, contact the Australian Taxation Office (ATO), Head Office, 2 Constitution Avenue, Canberra, ACT 2601 (☎ 13-2861). There's also a 'fax from a tax' information service where you can receive information via fax (☎ 13-2860). The ATO runs a comprehensive (if complicated and cumbersome) website where most information is accessible (💻 www.ato.gov.au). A tax appeals system was introduced in 1997 and the ATO also has a problem resolution service (☎ local call rate 13-2870). Most TAFE colleges (see page 236), in conjunction with the ATO, run a course explaining the tax system and how to complete tax returns.

There are various computer tax programs, such as QuickTax (Reckon Intuit) and SmartTax (Mysterious Pursuit), although they're mainly for 'experts'. A better option for individuals is to join the Taxpayers Australia, who for an annual fee of $312 provide you with 24 issues of the latest tax information, a telephone helpline and a 900-page booklet on the current year's tax return (🖳 www.taxpayer.com.au). There are many books published annually about how to reduce your income tax bill, including the *Australian Tax Guide* and the *Australian Master Tax Guide* (Longman).

Using an Accountant

If your tax affairs are complicated or you're unable to understand your own finances (like many people), you should consider employing an accountant or tax agent (many banks also provide a personal tax service). This applies to most self-employed people, but very few who are on PAYG. Taxpayers constantly complain of inconsistency in the way the ATO makes its rulings, and you should never trust the ATO to take only what it should or to credit you all your allowances; although the ATO won't cheat you deliberately, it does make mistakes. Australia has Byzantine tax regulations (the Income Tax Act runs to around 3,300 pages!) and it's possible to receive conflicting information from different tax 'experts' and even from different branches of the tax office.

Don't pick an accountant simply by sticking a pin in the telephone book, but ask your business associates, colleagues or friends if they can recommend someone. If you're self-employed, you should choose an accountant who deals with people in your line of business and who knows exactly what you can and cannot claim.

Accountants' fees vary from around $100 to $400 per hour, so ask in advance what the rates are (they're highest in the major cities). Avoid 'high-power' accountants, who cost the earth. You can reduce your accountant's fees considerably by keeping itemised records of all your business expenses (preferably on a computer), rather than handing your accountant a pile of invoices and receipts. A good accountant, however, usually saves you more than he charges in fees. See also **Tax Agents** on page 398.

Taxable Income

Taxable income includes income derived directly or indirectly from all sources except where it's specifically exempted. It includes allowances and benefits, capital gains, dividends and bonuses, foreign income, income from partnerships or trusts, interest, lump sum payments, pensions, rental income, salary or wages, and termination payments. The tax law makes a basic distinction between income and capital receipts, and generally only income is assessable. However, capital gains made from the sale of assets acquired after 20th September 1985 are included in your taxable income (see page 399).

Some income is tax exempt, including defence and United Nations payments, education payments, certain pensions, and social security allowances and payments. Other income that's exempt from income tax includes family payment, certain scholarships, bursaries and other educational allowances, and the income of certain non-profit organisations.

Most government pensions are subject to tax, although a system of rebates ensures that no tax is paid by a pensioner who earns only a small amount of other income. Special provisions deal with other types of income, including lump-sum payments received on retirement, non-cash benefits, irregular income earned by artists, sportsmen, etc., and the income of farmers.

Those with irregular income are permitted to average their earnings out over five years; the tax payable is calculated according to a complicated formula, taking into account 'normal' income and adding this to one-fifth of your 'abnormal' income over a five-year period.

Allowances & Rebates

All taxpayers can claim allowances from their taxable income and rebates in addition to credit for tax paid during the relevant financial year. Allowances reduce taxable income, but rebates are subtracted from the tax payable on your taxable income. Rebates are essentially available only to Australian residents whose dependants also live in Australia. There's no unified system of allowances or rebates that applies to all taxpayers. Full details of all allowances and rebates for individual taxpayers are contained in the free *Tax Pack* (see page 398). There's a federal government taxation incentive for those who let a property for less than their mortgage repayments, when the loss can be offset against other income.

Allowances

Most allowances are occupation-specific and must be legitimate expenses incurred in earning your taxable income, provided they aren't capital, domestic or private. They're commonly claimed by employees and include self-education, travel and work expenses. Allowances are also allowed for certain non-business expenses, such as gifts to approved charities. Allowances must usually be substantiated by documentation, and special documentation requirements must be met where employment-related expenses exceed $300 per year. Permitted allowances include:

- Car expenses relating to work.
- Other travel expenses relating to work.
- Occupational clothing expenses (e.g. protective clothing and uniforms).
- Work-related self-education expenses.

- Other work-related expenses, including books, computer and office equipment, insurance premiums, journals, overtime meals, telephone, tools and union fees.
- Tax losses carried forward from previous years.
- Australian film industry incentives.
- Personal (non-employer sponsored) superannuation contributions.
- Interest and dividend expenses such as taxes and fees.
- Gifts or donations to recognised charities, funds, organisations and political parties.
- Expenses for managing your tax affairs.
- The deductible amount of the undeducted purchase price (UDP) of an Australian pension or annuity.
- The undeducted purchase price of a foreign pension or annuity.
- Non-employer-sponsored superannuation contributions.

Expenses: Expenses are usually fully deductible provided that they're incurred in producing taxable income or necessarily incurred in carrying on a business for that purpose. Expenses of a capital, domestic or private nature and those incurred in the production of exempt income aren't deductible. Separate records must be kept of business travel and motor vehicle expenses. Entertainment expenses aren't tax deductible unless they're incurred for the provision of fringe benefits to employees. Allowances are made for commissions and similar business expenses, interest, maintenance, rents, repairs, and salaries and wages paid to employees. Expenditure for the acquisition or improvement of assets isn't deductible (other than depreciation, which may constitute an allowance), but it may be added to the cost base of an asset for capital gains tax purposes and reduces any taxable gain arising from a later disposition. Capital losses can also be offset against capital gains (see **Capital Gains Tax** on page 399). Australian-source losses may be deducted against the same or different sources of income, and excess losses incurred on or after 1st July 1989 may be carried forward indefinitely, as can excess capital losses after 19th September 1985.

You shouldn't hesitate to claim for anything that you believe is a legitimate business expense. The ATO disallows them if it doesn't agree, but what it won't do is grant you an allowance to which you're entitled but which you've forgotten to claim. The profit earned in the operation of your business is added to any other income and you're taxed on the total. Each partner in a partnership is taxed individually on his own share of partnership income.

Rebates

Rebates (also called tax offsets) provide you with tax relief and are subtracted from the tax due on your taxable income. If rebates are greater than the tax due, you don't pay any tax. There are two exceptions to this: the private medical insurance rebate, where the excess is refunded; and the landcare and water facility rebate, where the excess is carried forward and used to reduce future tax liability. Rebates don't reduce your Medicare levy (see page 319). Rebates are made on tax due in respect of:

- Savings income – 15 per cent with a maximum rebate of $450.
- Private health insurance premiums – at 30 per cent provided the insurance is from a registered health fund (you may choose to claim the rebate as a reduction in your insurance premium).
- Net medical expenses (including dental, medical and optical aids) over $1,500 that aren't reclaimable from Medicare or private health insurance – at 20 per cent.

Other rebates apply to certain taxpayers, including the following:

- People living in some remote or isolated areas, mostly in northern and central Australia.
- Beneficiaries, overseas forces personnel and pensioners.
- Low-income taxpayers: if the sum of your taxable income is less than $30,999, you may be eligible for a tax rebate of up to $1,000.
- Certain dependants, as follows:

Dependant	**Rebate ($)**
Spouse (including *de facto*)	1,535
Child	1,535
Child with own dependent child	1,841
Invalid relative	691
Parent or parent-in-law	1,381

Some rebates, such as beneficiary and pensioner rebates and the rebate for low-income taxpayers, are means tested.

Family Tax Benefit: Family tax benefit is a rebate paid to low-income families to help with the cost of raising children; it's subject to an income test, usually based on your tax return from the previous tax year. Benefit can be paid either directly by the Family Assistance Office or through the tax system. For further information contact the Family Assistance Office (☎ local call rate 13-6150, 🖳 www.familyassist.gov.au).

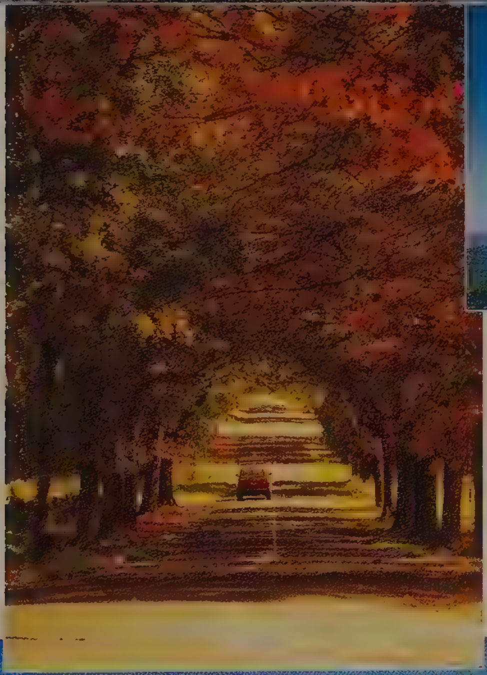
Tax Rates

Australia has four income tax rates, shown below (effective 1st July 2005):

▲ *Bondi Beach, Sydney, NSW*
Courtesy Tourism New South Wales

▼ *Black Swan*
www.bigstockphoto.com

▲ *Hot-air ballooning, Atherton Tableland, QLD*
Photography by Tourism Queensland



◀ *Tenterfield, NSW*
Courtesy Tourism New South Wales

▼ *Double Bay, Sydney, NSW*
Courtesy Tourism New South Wales

▲ *Sheep farming, Gostwyck, NSW*
Courtesy Tourism New South Wales

◀ *Fishing, Murray River, NSW*
Courtesy Tourism New South Wales

▲ *Sydney Harbour Bridge & Opera House*
© Hamilton Lund, Courtesy Tourism New South Wales

▶ *Blue Mountains, NSW*
Courtesy Tourism New South Wales

▼ *Uluru (Ayers Rock), NT*
www.bigstockphoto.com

▲ *Laguna Bay, QLD*
Photography by Tourism Queensland

▲ *Parliament House, Canberra, ACT*
Courtesy Tourism New South Wales

◀ *Perth, WA*
www.bigstockphoto.com

◀ *Zigzag Railway, Katoomba, NSW*
Courtesy Tourism New South Wales

▼ *Illawarra, NSW*
Courtesy Tourism New South Wales

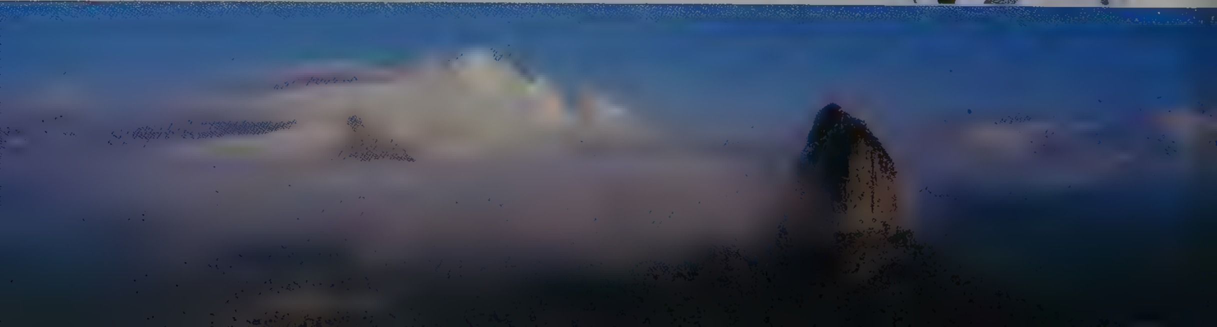
Cullen Bay Marina, Darwin, NT
© Northern Territory Tourist Commission

Riverina, NSW
© Nick Rains, Courtesy Tourism New South Wales

Cronulla, Sydney, NSW
Courtesy Tourism New South Wales

Aboriginal man, Tiwi, NT
© Northern Territory Tourist Commission

Mount Coonowrin, QLD
Photography by Tourism Queensland



Taxable Income ($)	Tax Rate (%)
Under 6,000	0
6,001 – 21,600	17
21,601 – 63,000	30
63,001 – 80,000	42
Over 80,000	47

Anyone who isn't resident in Australia for a whole financial year receives a pro rata portion of the tax-free allowance ($6,000 per year); for example, if you're resident in Australia for half the tax year, your tax-free allowance is $3,000. Special tax rules apply to those under the age of 18, whose income is generally taxed at a higher rate. There are no special rates for spouses in Australia, where the same tax rates apply to married and single individuals.

Non-residents

There's no tax-free allowance for non-residents with business and trading income in Australia, who are taxed as shown below (note that non-residents should have a tax file number and quote it to their employer, or they're taxed at the maximum rate of 47 per cent).

Taxable Income ($)	Tax Rate (%)
Up to 21,600	29
21,601 – 63,000	30
63,001 – 80,000	42
Over 80,000	47

Employees

There are three main systems of collecting tax from employees in Australia: Pay-As-You-Go (PAYG), PAYG Instalments and Prescribed Payments System (PPS) – described below.

PAYG

PAYG applies to salary and wage earners and includes superannuation and termination payments. Under the PAYG system, an employee's tax is deducted from his gross salary at source by his employer, who forwards it to the tax office. Provided you have no income apart from your salary or wages, PAYG is designed to cover your tax liability. Any additional income, e.g. part-time employment or income from investments or savings, whether tax is deducted at source or not, must be declared to the ATO. Nevertheless, you must lodge a tax return if you received more than $6,000 in taxable income during the financial year. You receive a credit for your PAYG payments against any tax payable.

You must give your employer your tax file number (see page 365), or you could be taxed at the highest rate. If you want to receive your $6,000 tax-free allowance (and who doesn't?), you must lodge an *Employee Declaration Instalment Form* with your employer; otherwise tax is deducted from **all** your income.

Many companies pay employees as self-employed contractors, thus avoiding fringe benefits tax, the superannuation guarantee charge and workers' compensation. This is illegal and a risky practice for employers, who are responsible for deducting all their employees' income tax at source unless a person is categorised as self-employed by the tax office.

The PAYG scheme is disadvantageous to employees, who in many cases would be entitled to claim larger and more allowances if they were classified as self-employed, whereby they would also have the benefit of paying their tax in arrears. For this reason, many employees disguise themselves as self-employed contractors (the practice is estimated to cost the government at least $100 million per year).

If you pay PAYG tax, make sure that the tax deducted is correct and never hesitate to dispute a tax bill with which you disagree.

PAYG Instalments

The PAYG Instalments system has replaced the Provisional Tax System and is used by taxpayers who (in a particular tax year) earn more than the amounts shown below, including over $2,000 of non-salary or wage income, e.g. in interest or other investment/business income, or who don't pay 'sufficient' tax on their salary and wage income through the PAYG system. You need to pay through the PAYG Instalments system if your most recent income tax assessment shows more than $2,000 of gross investment or business income or if your most recent income tax return resulted in a tax debt of over $500. PAYG Instalments aren't payable if your income is below the relevant threshold, shown below:

Marital Status	Threshold
Single	$37,840
Married/*de facto*	$58,244 (combined)
Separated	$70,404 (combined)

PAYG Instalments are payable in advance, based on an estimate of your income in the coming year and are allowed as a credit against your actual tax liability. If the advance payment exceeds $8,000, it's paid in quarterly instalments. However, if the amount paid (based on your previous year's income) is less than the amount assessed by the tax office at the end of the financial year, the balance owed must be paid within 30 days or by 1st February of the following year. Any shortfall between the advance payment and the amount owed must be paid within 30 days of receiving a notice of assessment from the tax office. PAYG Instalments are something of a minefield and it's worthwhile employing a tax agent to sort it out (see page 398).

PPS

The Prescribed Payments System (PPS) is a system for deducting tax from payments for certain work or services in industries that aren't covered by the PAYG system. For example, payments to sub-contractors in the building and construction industry are covered by PPS. Under PPS, when payments are made to, for example, a sub-contractor, tax is deducted at source and sent to the tax office. This is then credited when the sub-contractor submits his tax return at the end of the tax year. The system also obliges householders to report to the tax office sums over $10,000 paid under private construction contracts.

Self-employed

The business structure you choose when establishing a business is vital in ensuring that you pay no more tax than is necessary (most family businesses operate a family trust in order to reduce taxes). Self-employed, as used in Australia, means a 'sole trader' or someone in a partnership, and not a limited company or trust. If you have a limited company, you must pay corporate or company tax on your profits and need the services of an accountant to deal with this (see page 389).

It's important to obtain expert legal advice before establishing a business or starting work as a self-employed person in Australia. Like everything to do with tax law, the regulations applying to the self-employed are complicated and time-consuming, and are estimated to cost some $7 billion a year in lost time. Not surprisingly, some 90 per cent of the self-employed use a tax agent (see page 398) to complete their tax returns.

You're generally better off being self-employed than employed, as you're eligible to claim more allowances in legitimate business expenses such as telephone bills, travel to and from work, and work clothes or uniforms than employees paying PAYG tax. Another advantage for the self-employed is the delay between making profits (if they have any) and paying tax on them, as the self-employed and small businesses usually pay their tax under the PAYG Instalments system (see page 394). An estimated 75,000 people pretend that they're self-employed in order to claim extra allowances. Recent court cases have declared that, under the current tax laws, airline pilots, bicycle/motorcycle couriers and taxi drivers are independent contractors and are therefore entitled to be treated as self-employed. In the light of these decisions, the ATO sidelined proposals that would have re-classified thousands of self-employed contractors as employees subject to PAYG tax.

However, small businesses are frequently targeted by tax inspectors investigating tax evasion. To be classified as self-employed, you must convince the ATO that you're genuinely self-employed and in business for yourself. The 'three-point test' to decide whether you're an employee or a self-employed contractor is as follows:

- **Contract Test –** Whether your employer can control your activities while the work is being done.
- **Risk Test –** Whether you own your equipment and are paid only if the work is done (unlike an employee, who is paid even if it isn't, although he may subsequently be fired!).
- **Labour Versus Completion of the Job Test –** Whether you're paid for hours worked, like an employee, or for completing a job, like a contractor.

If the ATO agrees that you're self-employed, you should get them to confirm their decision in writing.

Company Tax

For taxation purposes, companies include all bodies or associations (corporate and non-corporate), but not partnerships, where partners are taxed individually. In the 2004/05 financial year, companies were liable to pay tax on profits at a flat rate of 30 per cent. Employers are also liable to a fringe benefits tax on non-cash benefits made available to employees (such as company cars and low-interest loans – see below). A company has its own tax file number (see page 365) and may also need a GST registration number. The date for filing depends on the company's financial year; tax is usually paid in instalments in the year following the year of the tax liability, e.g. tax owed on 2005 income is paid in 2006.

Fringe Benefits Tax

Fringe benefits tax (FBT) was introduced in 1986 in order to reduce the amount of non-cash, non-taxable benefits (or 'perks') offered to employees by employers as part of their salary package. FBT is payable by employees on benefits including children's private education, company cars for their private use, free or subsidised accommodation, free holiday travel, low interest or interest-free loans, private health insurance, airline transport provided free or at a discount to employees in the airline travel industry, discounted goods or services provided by an employer in excess of a specified threshold, entertainment expenses, payment or reimbursement of private expenses on behalf of employees, and the waiver of employee loans or debts. The level of taxation on company cars depends on the business 'mileage' and varies from 7 to 26 per cent. However, leases of luxury cars as part of executive salary packages are exempt. A portion of a living-away-from-home allowance paid to employees may also be subject to FBT, although 'reasonable' costs for food and accommodation aren't. Staff canteens, employee share acquisition schemes and employer superannuation schemes are exempt from FBT. Frequent-flyer schemes aren't taxable, even when your employer pays the membership fees, and childcare provided on 'business premises' or a building controlled by your employer is also exempt (including employer-sponsored/leased places at childcare centres).

FBT is paid at the rate of 48.5 per cent. The FBT tax year is different from the financial year (just to confuse you even further) and runs from 1st April to 31st March. Payments must be made quarterly, by the 28th of July, October, January and April, each payment being equal to 25 per cent of the previous year's liability, the balance being payable when your annual tax return is filed. An employer must usually file an annual fringe benefits tax return by 28th April each year and fringe benefits are recorded on the employee's payment summary (just in case you might be tempted not to declare any of them!).

Income Tax Returns

You must lodge a tax return in Australia if any of the following applied (with certain exceptions) during the previous financial year:

- You paid tax during the previous tax year (with certain exceptions).
- You received more than $6,000 in taxable income during the financial year.
- You received a government benefit or allowance and had other income.
- You received a government pension or allowance which was reduced because you had other income.
- You received more than $772 in income other than salary and wages and you were under the age of 18 on 30th June of the financial year in question.
- You're a non-resident and earned more than $1 from which non-resident withholding tax had not been deducted.
- You stopped full-time education, became an Australian resident or stopped being an Australian resident and your income exceeded the tax-free level.
- You were liable for child support under the Child Support (Assessment) Act 1989.
- You made a loss or can claim for a loss made in a previous year.
- You carried out business in Australia.
- You were entitled to a distribution from a trust or had an interest in a partnership which carried out a business of primary production.
- You were an Australian tax resident and any of your income came from overseas.

If you don't need to lodge a return for the financial year in question but lodged one for the previous financial year, you must complete a *Non-lodgement Advice* and send it to the ATO (one is provided in the *Tax Pack* – see below).

Returns must be lodged by 31st October for the previous tax year, e.g. the tax return for the 2005/06 tax year ending 30th June 2006 must be lodged by

31st October 2006. If you're expecting a refund, the earlier you lodge your return, the quicker you're likely to receive it. If you're unable to meet the deadline because of circumstances beyond your control, you should request permission to lodge at a later date in writing to the office where you last lodged, **before the deadline**.

Tax Pack

The ATO provides a comprehensive free *Tax Pack* (almost 150 pages) for individual taxpayers, which is available from newsagents, post offices and tax offices (it's also available in some other countries). A copy is delivered to all households just before the end of the financial year (30th June). The pack contains two 'long form' tax returns (consisting of six pages) at the back, one of which is to be completed and sent to the ATO (the other is in case you make a mistake or wish to make a copy for your records). A 'short form' tax return is available for those with simple tax affairs and is sent to you automatically if you answered a relatively small number of questions on your previous tax return.

If applicable, attach statements (group certificates or tax stamp sheets) issued by your employer to your tax return. If you don't have them, you should obtain a statement from your employer showing salary and income tax payments; otherwise, you must complete a statutory declaration for missing or lost group certificates or tax stamp sheets.

Don't forget to sign and date the return on the last page before posting it. If you use the *Tax Pack* to complete your return and make a mistake, you won't be subject to any penalties, although you may be required to pay interest on any tax owed (unless the mistake was due to misleading information contained in the *Tax Pack*).

The tax office where you lodge your return is determined by your postcode, a list of which is given in the *Tax Pack*. You can post your tax return or lodge it personally in the box provided at the tax office. You can also lodge your tax return electronically by using 'e-tax', a free service provided by the tax office.

Keep a copy of your tax form and anything else you send to the ATO. This is useful if your tax form is lost in the post or there are any queries. Also keep a copy of all documentation (invoices, receipts, statements, etc.) which substantiate claims made in your tax return. Records must be kept for three and a half years for salary and wage earners, and five years for the self-employed (seven years for car- and travel-related expenses). Some tax returns are audited (see page 388), and you may be penalised if the information provided is found to be incorrect. As in most countries, the self-employed are **much** more likely to be audited than employees.

Tax Agents

Although the tax return is relatively easy to follow and understand, only 30 per cent of taxpayers complete their own returns and many use a tax agent or accountant, the cost of which is tax deductible. A tax agent has the responsibility for completing your return correctly and is liable for any errors. He will (or should) also ensure that you claim for all the allowances and rebates to which you're entitled. A tax agent usually charges around $100 to complete a tax return for an average taxpayer, although additional fees are charged for extra services; accountants are more expensive (see **Using an Accountant** on page 389). Shop around and obtain a few quotations – some agents offer a free initial consultation.

Payment

After around eight weeks, you receive a *Notice of Assessment* from the ATO, which is an itemised account of the tax you owe. At the bottom of the assessment is your tax debt or, if you're due a refund, your refund cheque (lucky you!). Your notice of assessment tells you when you must pay your tax bill in order to avoid incurring a penalty for late payment. If you don't agree with the ATO's assessment, you can lodge an appeal.

If the amount owed is over $8,000, you can make the payment in quarterly instalments. Tax can be paid in person at a tax or post office, or by post by cheque or postal order (payable to the Deputy Commissioner of Taxation), which must be sent with the bottom section of your notice of assessment. If you use a tax agent (see above) who lodges returns electronically, your tax bill or refund can be paid directly from or into a bank, building society or credit union account.

If you're unable to pay your bill on time, contact your tax office and ask for an extension. You need to provide a reason why you need the extension (penniless?) and, if it's granted, you're charged interest at a daily rate (equal to 20 per cent per annum) on the amount outstanding after the due date.

CAPITAL GAINS TAX

Tax is payable on gains from the sale of certain assets, including equipment and plant, a business, property (other than your principal home), shares, and trust distributions. There's a qualifying period of two years for exemption from tax on an inherited home and, if you choose not to live in an inherited home and sell it after two years, no tax is payable. The profit on the sale of what are termed 'listed personal use assets', such as works of art and antiques, is also taxable if the purchase price was over $100. Listed personal use assets include money or property received other than as gifts or loans, but don't include an inheritance arising from the death of an asset-holder.

Exemptions from capital gains tax (CGT) include gains on bonds, debentures and other loans without a deferred interest element, motor vehicles (whether acquired for personal or business use), your principal residence and up to two hectares of attached land, superannuation and insurance policies, and certain personal use goods with a disposal value of less than $10,000 and any assets acquired before 20th September 1985. Any gain from the disposal of assets acquired after 19th September 1985 is taxable.

The excess of the sale price over the purchase cost is the taxable capital gain, and there are two methods of calculating the amount of tax to be paid, depending on when the item was purchased: indexation or the discount system. Under the indexation system, which applies if the item was purchased before 21st September 1999, the taxable gain is indexed for inflation. Under the discount system, which applies to items purchased after that date, provided they've been owned for at least 12 months by an individual or jointly with others, the taxable gain is reduced by 50 per cent.

Capital losses can be used to offset gains, either in the current year or in future years without a time limit, but cannot be used to offset other income. New residents are deemed to have acquired non-Australian assets for their fair market value at the time of becoming a resident (except for assets acquired prior to 20th September 1985, which are exempt). **Overseas employees who become residents during their Australian assignments are subject to complex tax rules that may affect their assets located outside Australia. If you're in this position, you should obtain expert advice regarding capital gains.** Upon ceasing to be a resident, you can choose to treat all non-Australian assets as 'taxable Australian assets', thereby deferring payment of tax until the assets are disposed of or you resume resident status.

The amount of CGT you pay is calculated by adding 20 per cent of the total gain to your other income, calculating the extra tax due on this portion, and then multiplying it by five (the ATO **never** makes anything simple).

There are four CGT concessions available to small businesses: a 15-year exemption; a 50 per cent active asset reduction; a retirement exemption, where you're entitled to a lifetime tax-free amount of $500,000 (if you retire before the age of 55, the amount must be paid into a superannuation or similar fund); and a 'roll-over'. All these concessions are subject to certain conditions and you should seek advice from a professional tax adviser. Tax complications can occur when a business undergoes re-organisation or re-structuring, when you should seek advice from an accountant or tax consultant.

The ATO publishes a number of booklets on the subject (also available online), including *Capital Gains Tax – What You Need to Know, Capital Gains Tax and Your Home, Capital Gains Tax and Investments in Shares and Units, Capital Gains Tax after Divorce or Involuntary Disposal of Assets, Capital Gains Tax and the Assets of a Deceased Estate,* and *Capital Gains Tax and Small Businesses.*

COST OF LIVING

No doubt you'd like to know how far Australian dollars stretch and how much money (if any) you will have left after paying your bills. The standard of living in Australia has increased considerably for all income levels in the last 20 years, although incomes have increased much faster for the rich than the poor and, in recent years, many people in 'middle Australia' reckon that life is becoming more expensive. Australia's inflation rate is based on the consumer price index (CPI), which gives an indication of how prices have risen (or fallen) over the past year. The CPI, which sceptics believe stands for 'con people incessantly', is calculated from a basket of basic goods and services. It received a revamp in 1997, when mortgage interest rates were discounted and computer equipment, financial fees and higher education fees were included. The CPI increased by 2.3 per cent in 2004 and is projected to rise at 2.75 per cent per annum in 2005/06.

It's difficult to calculate an average cost of living, as it depends on an individual's circumstances and lifestyle. Manufactured goods tend to be expensive in Australia, particularly imported goods, including automobiles, clothes and other manufactured items, which are generally more expensive than in Europe or North America. If you do a lot of travelling, transport costs are high owing to the large distances involved, although petrol is much cheaper than in Europe.

The price of food is similar to the US and around 25 per cent less than most European countries. Approximately $400 should be sufficient to feed two adults for a month in most areas (excluding alcohol, caviar and fillet steak). The prices of staple foods in Australia's capital cities are listed in the monthly British newspaper *Australian Outlook* (see **Appendix B**) and a free *Property Value Guide* is published annually by the Commonwealth Bank of Australia.

In a survey conducted by Mercer Human Resource Consulting in 2004, Sydney was rated the most expensive city in the southern hemisphere and 20th in the world. Sydney had a similar cost of living to Rome and Vienna and was more expensive than Berlin, San Francisco and Singapore. Perth was the second most expensive Australian city (but not in the world top 50) and Melbourne the third. Although most surveys agree that Sydney is Australia's most expensive city, most don't agree on the position of other Australian cities. There's little difference in the cost of living between Adelaide, Brisbane and Perth. The cost of living in rural areas is, not surprisingly, lower than in major cities (particularly housing). Even in the most expensive cities, however, the cost of living needn't be astronomical. If you shop wisely, compare prices and services before buying and don't live too extravagantly, you may be pleasantly surprised at how little you can live on.

The approximate **minimum** monthly major expenses for an average person or family in an average town or suburb are shown in the table below (the figures in brackets refer to the notes below). When calculating your cost of living, deduct the appropriate percentage for income tax (see page 386) and other deductions from your gross salary.

MONTHLY COSTS ($)

ITEM	Single	Couple	Family of Four
Housing (1)	400	600	800
Food	325	400	650
Utilities (2)	100	150	200
Leisure (3)	100	175	350
Car/travel (4)	200	250	350

Insurance (5)	75	150	150
Clothing	150	200	300
Rates	50	75	100
TOTAL	**1,400**	**2,000**	**2,900**

1. Rental or mortgage on a modern apartment or semi-detached house in an 'average' small town or outer city suburb. The cost for a single person is for a bedsitter or sharing accommodation. Other costs are for a two (couple) and three-bedroom property (family). They don't include subsidised housing.
2. Includes electricity, gas, telephone and water, plus heating bills.
3. Includes all entertainment, holiday and sports expenses, plus newspapers and magazines (which could of course be much higher than the figure given).
4. Includes running costs for an average family car, plus petrol, road tax, servicing and third party insurance, but not depreciation or credit costs.
5. Includes all 'voluntary' insurance, except for comprehensive car insurance and expensive private health insurance.

15.

LEISURE

The leisure and tourist industry is one of Australia's largest, providing direct or indirect employment for over 550,000 people. Australia is one of the world's top tourist destinations, and overseas visitors (mostly, in order of visitor numbers, from New Zealand, Japan, the UK, the US, Singapore, China and South Korea) numbered around 5.2 million in 2004 and are growing, accounting for around $17.7 billion of the country's earnings (some 7 per cent of GDP); one of Australia's biggest sources of income is from 'frugal' backpackers who spend an average of around $5,500 each. The 2000 Olympics in Sydney gave a boost to Australia's position as one of the world's leading tourist destinations, and the city is regularly voted among the top three tourist destinations outside Europe, along with Cape Town and San Francisco.

Australia is one of the world's most beautiful countries, with a wide range of unusual landscapes, including magnificent beaches, beautiful and spectacular countryside and parks, mountains, waterways and the desolate tranquillity of the outback. It's a country of infinite variety, offering something for everyone: warm seas for watersports, historic towns and bustling cosmopolitan cities, a lively nightlife and club scene, superb wines and cuisine, and a wealth of art and serious music.

Until the '70s, Australia was (with some justification) considered to be a cultural desert, the only cultural attraction being the country's 60,000-year Aboriginal heritage. However, the arts have flourished in the last few decades and now match or surpass those found in many 'old world' countries. Australia has a rich history of achievement in high arts such as architecture, ballet, drama, film, literature, music, opera, painting and sculpture. The main funding (over 1,700 grants each year) for the arts comes from the Australia Council, and there are further contributions from state and local governments and corporate sponsorship. Nevertheless, Australians' appreciation of the arts still lags far behind their love of sport, which is the country's most popular leisure activity (whether taking part or spectating) – see **Chapter 16**.

The most popular leisure activities apart from sport include visiting animal and marine parks, museums and art galleries and botanical gardens, cinema-going, dance, musicals, operas and theatre and popular music. There are modern performing arts centres in the main cities, many of which vie for the title 'arts capital of Australia', while cinemas, concert halls, galleries and theatres abound in the major towns and cities. In addition to the more formal events, a profusion of free concerts and entertainment is staged in public parks, shopping and entertainment centres, including folk, jazz, opera, and rock and classical concerts, plus impromptu shows by an assortment of acrobats, buskers, dancers, fire-eaters, jugglers and mime artists.

A wealth of festivals and carnivals is held in Australia throughout the year and includes art, beer, folk, food, harvest, music and wine festivals, and agricultural shows and surf carnivals. Australian cities stage a number of prestigious arts festivals, including the biennial Adelaide Festival (2006, 2008, etc.), which is modelled on the Edinburgh Festival and includes dance, musical and theatrical performances from around the world. There's also a fringe festival. Other major arts festivals include the Festival of Perth (February), the Melbourne International Comedy Festival (April), the Melbourne International

Festival (October) and the National Festival of Australian Theatre (Canberra, October). Most states stage a Royal Agricultural Show, usually in September or October (Sydney's Royal Easter Show is a notable exception), which are much more than 'simply' agricultural shows and include a wide range of displays and entertainment. One of the wackiest events is the Todd River Regatta held in Alice Springs in September, when the Todd River is dry!

Australia offers an abundance of beautiful cities, many of which resemble large country towns. Sydney and Melbourne enjoy an intense rivalry for the title of Australia's premier city. Sydney (Australia's most sophisticated and exciting city) usually wins hands down, thanks largely to its peerless setting ('Venice of the 21st century'), although Melbourne is Australia's cultural and gastronomic capital, and its subtle charms tend to grow on you. The capital, Canberra, is home to the foremost art collections in the country, although many people consider it a boring modern town with little charm. Other major cities include Adelaide, Brisbane, Darwin, Hobart and Perth, all of which have unique attractions.

However, despite the multifarious attractions of its lively cities, Australia's foremost and most enduring appeal is its immense natural beauty, which owes little to man's intervention (except perhaps on the debit side). Getting away from it all isn't difficult in Australia, with its many lakes and rivers, miles of excellent beaches, and areas of wilderness bigger than many countries. Australia is a country of endless contrasts and colour, with an amazing variety of environments, ranging from bleak, unearthly deserts to lush tropical rainforests, from palm-fringed sandy beaches and stunning reefs to majestic snowfields, from sparkling blue seas and remote tropical islands to rugged mountains and spectacular rock formations, and from rolling farmlands and vineyards to wild rivers and vast lakes.

All major cities offer sightseeing trips and cruises on local waterways, which may include coffee, lunch and dinner cruises (often including a show). Longer cruises are also available, including trips to the Great Barrier Reef from ports in northern Queensland, many of which use glass-bottomed boats to allow a view of the marine life. There are paddle-wheelers at Echuca-Moama and Mildura in Victoria.

Australia boasts an abundance of natural wonders, many of which are World Heritage Sites, including Ayers Rock, Bool Lagoon, the Dandenongs, the Ranges, the Flinders Ranges, the Grampians, the Great Barrier Reef (the world's most magnificent coral reef), Kakadu National Park, Katherine Gorge, the Murray River, the Naracoorte Caves, the Snowy Mountains, the Tasmanian Wilderness and the Yarra Valley, to name but a few. It's home to a plethora of unique and fascinating flora and fauna, including mammals such as the duck-billed platypus, kangaroos, koala bears, possums, wallabies and wombats.

If you're spending a short time in Australia, bear in mind that it's a vast country; don't try to see it all in a few weeks or even months, which is impossible. If you rush through the outback by train or car, you see little and the country appears to consist of a vast nothingness. However, if you take your time and do a bit of walking, you experience unexpected wonders. There are various organised tours, including 'soft-adventure' holidays (e.g. crocodile or shark watching, rather than a close encounter with the sharp end) and camel safaris.

Tickets for most major entertainment and sporting events can be purchased from BASS, Ticketek and Ticketmaster ticket agencies (they can also be purchased on the internet), which have outlets in all the main towns and cities (there's a surcharge of around $5 per ticket).

TOURIST INFORMATION

There are tourist offices, travel centres, visitors centres and visitor information bureaux in all cities, large towns and resorts, although few organisations maintain information desks at airports or major railway stations. All states have Tourist Commissions, which publish a wealth of information and also act as booking agencies for transport companies, hotels and other accommodation. There are state tourist offices in all state capitals, on major highways at state borders, and in some regional centres. Many smaller towns also have tourist offices run by local councils and regional tourist associations. There are no state-run tourist information offices in Queensland, where tourist offices are often privately operated and act as booking agents for hotels and travel and tour companies.

Tourist offices provide you with a wealth of information about local accommodation, attractions, car rental, package holidays, public transport, restaurants, sporting events, sports facilities, tours and much more. Offices can provide information on a wide range of leisure activities and sports, so you should mention any special interests when making enquiries. The opening hours of city offices are restricted by international standards, e.g. from 9am until 5pm, Mondays to Fridays, and 9am to between 1 and 4pm on Saturdays. Offices in the main cities and resort towns are also open for a reduced period on Sundays, e.g. 10 or 11am until 4pm.

Australia is promoted by Tourism Australia (🖳 www.atc.net.au), and most Australian states also maintain tourist offices in a number of countries, including the UK and the US. Tourism Australia has offices in Auckland, Bangkok, Frankfurt, Hong Kong, Kuala Lumpur, London, Los Angeles, Seoul, Shanghai, Singapore, Taipei and Tokyo.

A plethora of travel guides are dedicated to Australia, including Lonely Planet's *Australia*, which is the most comprehensive guidebook, containing 1,000 pages. Other leading guidebooks include *Frommers Australia From $50 A Day*, the *Insight Guide to Australia, The Michelin Green Guide to Australia* and *The Rough Guide to Australia*. State motoring organisations (see page 305) also provide tourist and touring information, and leisure information is available on the internet, e.g. CitySearch Sydney (🖳 www.sydney.citysearch.com.au).

Most cities and regions publish free entertainment magazines and newspapers (e.g. the *Sydney City Hub*) containing maps and a wealth of useful information about local attractions and events (distributed by hotels, information bureaux, tourist offices and transport companies), and many local councils publish a 'Leisure Directory'. Major newspapers publish weekly guides, and there's a variety of commercial entertainment magazines, such as *Entertainment Guide* magazine in Melbourne.

A lot of information is published specifically for backpackers and budget travellers, such as the free magazine *TNT for Backpackers*, available from TNT, Level 4, 46–48 York Street, Sydney, NSW 2000 (☎ 02-9299 4811, 🖳 www.tntmagazine.com/au).

ACCOMMODATION

The quality and standard of Australian hotels and other accommodation varies considerably. It includes apartments, bed and breakfast accommodation, boutique hotels, budget hotels, farms, guesthouses, hostels, international five-star luxury hotels, motels and resort hotels. Accommodation other than guesthouses, motels and private hotels must provide a public bar to serve alcohol (guesthouses don't have permits to serve alcohol).

Sydney has a huge range of accommodation, including around 21 five-star hotels (the Regent is rated one of the best in the world). However, the widest choice of accommodation is to be found in Queensland, where tourism is the main industry and there's a wealth of apartments, hostels, luxury hotels, and motels in all resort areas. On the other hand, in country and remote areas, the choice of accommodation is severely restricted, and it's wise to obtain recommendations unless you're prepared to put up with the most basic accommodation.

Guides

Motoring organisations (see page 305) publish guides to hotels, motels and other accommodation. These include the *A-Z Australian Accommodation Guide*, the NRMA *Accommodation Directory* and *Weekends for Two*, an accommodation guide published bi-annually. The NRMA *Accommodation Directory* lists bed and breakfast accommodation, guesthouses, hotels, motels and serviced apartments throughout Australia. For general information, contact the Australian Hotels Association (☎ 02-6273 4007, 🖳 www.aha.org.au).

Bookings

In cities there are hotel booking agencies such as the Countrylink New South Wales Travel Centre in Sydney (☎ 13-22 32). There are accommodation information boards at major airports and at railway and bus stations with direct-dial free telephones from which you can book rooms, although these are generally only in up-market hotels.

Hotels

Major groups operating four- and five-star hotels in major cities include Accor, ANA, Beaufort, Hilton, Hyatt, InterContinental, Holiday Inn, Jewel Hotels and

Resorts, Matson, Mirvac, Nikko, Parkroyal, Peppers, Radisson, Ramada, Regent, Ritz Carlton, Rydges, Select, Sheraton, Southern Pacific Hotels, Tradewinds, Vista, and Waratah Inns. Most top hotel chains have freecall 1800 booking numbers. Three- to four-star chains include All Seasons Resorts, Best Western, Centra, Country Comfort, Flag, Metro Inn, Quality Pacific and Travelodge.

The term 'private hotel' is used to denote a hotel which doesn't serve alcohol. Other terms used for an unlicensed hotel are guesthouse (see page 413), inn and lodge. Confusingly, the term inn is also used to mean motel and, simply, drinking establishment; for this reason, it's avoided in this section. Breakfasts at private hotels are usually huge and excellent. You may come across 'boutique hotels', which are small hotels more like guesthouses, often stylish and aimed at 'trendy' customers. There are old colonial-style hotels in country and outback areas, many of which have been refurbished in recent years. These include National Trust accommodation in pre-1901 buildings, full of character (the bar may also be full of characters) with eccentric owners and bizarre regulations.

Room rates usually vary with the season. The low season is generally from May to November (winter). However, in the centre and tropical north, winter is normally the best time to visit and is therefore the high season; in the summer, rates drop by up to 30 per cent. There's a lack of accommodation in some cities (such as Sydney, where many hotels average over 90 per cent occupancy), particularly budget accommodation, although prices remain reasonable. The busiest period is between November and mid-May, beds being almost impossible to find from mid-December to late January in cities and resorts if you haven't booked. You can obtain discounts of up to 50 per cent for weekly bookings, stand-bys, weekend and low season stays. Travel agents who buy rooms in bulk may be able to offer you a better rate than you can obtain yourself, and motoring organisations also offer member discounts. Many airlines sell vouchers offering reduced rates at motel chains.

The following table is a **rough** guide to per night room prices (prices are usually quoted per room and not per person):

Star Rating	Price Range ($)
1	20 - 50
2	55 - 85
3	80 - 150
4	150 - 250
5	230 - 400+

Quoted prices generally include all taxes except goods and services tax (GST) at 10 per cent. There's also a 5 per cent accommodation tax in Northern Territory. Some hotels close on Sundays and public holidays, as they cannot afford to pay staff the high overtime rates demanded.

Facilities

A 'double' room usually has twin single beds; if you want a double bed, you should ask for one when booking. Many hotel rooms have a refrigerator stocked with cold drinks (where you can also keep your own drinks cold), and an honour system operates whereby guests are trusted to pay for what they consume. In some hotels a toaster is provided, in which case you're given sliced bread for breakfast. Telephone calls from hotel rooms are expensive and it's best to stock up with 20 cent coins and call from the foyer. When calling from your room, you must usually dial 9 for the hotel operator and 0 to get an outside line. Air-conditioning (or at least ceiling fans) are provided in most hotel rooms, particularly in Northern Territory, Queensland and Western Australia.

Top class hotels provide air-conditioned rooms with en suite bathroom or shower, hair drier, mini-bar, radio and colour TV (maybe with an in-house film service), room service, tea and coffee making facilities, telephone (often direct dial) and trouser press. Some hotels provide no-smoking rooms and special rooms for the disabled. Many top class hotels have a choice of restaurants and bars, provide business, conference and secretarial facilities, and have health and leisure centres with a gymnasium, Jacuzzi, sauna, solarium, swimming pools and a range of other sports facilities. Top class hotels in major cities also provide hairdressing salons, shops and theatre booking agencies. Breakfast in top class hotels is expensive, at around $15 to $20 for a continental buffet breakfast and $18 to $25 for a cooked breakfast. Some luxury hotels have limited room service and impose surcharges at weekends.

Budget Hotels

Budget hotels are in short supply in Australia and, if you're looking for cheap accommodation, your best bet is a bed and breakfast (see page 412), guesthouse (see page 413), hostel (see page 414) or pub (see below). If you don't need to be in the middle of town, suburban hotels offer better value. The cheapest hotel rooms are usually from $20 to $50 for a single and $35 to $70 for a double (some also have suites/triples). Rooms are usually significantly cheaper by the week, e.g. $150 for shared rooms and $230 for doubles. Check whether breakfast is included.

Motels

There's a wide choice of modern, comfortable motels (also called motor hotels, motor inns and inns) throughout Australia. Motels are star-rated in the same way as hotels (see page 410). The major chains are A1, Best Western, Budget, Country Comfort, Flag International, Metro Inns, and Quality Inns. In remote areas there are road stations (similar to motorway rest stops) with motel-type portable rooms called 'demountables'. (Rooms are also called apartments and units.) All motel chains will book you a room at another motel in the same chain free of charge, although you should note that not all motels within a chain are of the same standard.

Motel rooms have a private bath or shower, refrigerator, tea and coffee-making facilities, telephone and a TV. Some luxury motels have a swimming pool or spa. At smaller motels you can park outside your door. Most motels don't have bars, dining rooms or restaurants, although you can usually order room-service breakfast. Some motels have self-catering facilities (particularly in resort areas), although motel rooms don't usually include cooking facilities but may have small conventional or microwave ovens.

Single rooms usually start from $40 or $45 per night and doubles from $50 (rising to $170 for a luxury motel). Lower rates are usually available if you're planning to stay for more than a few days. Prices in resort areas are around double those in small towns or country locations. Breakfast isn't usually included in the price. Shared rooms in motels can be economical for a family or a group of three or four, and are popular with Australian families.

Pubs

Pubs used to be called pub hotels or hotels because they originally had to provide accommodation by law, but nowadays many pubs don't offer accommodation. Pubs in country areas, which may be called 'commercials' because guests were traditionally commercial travellers (salesmen), are more likely to offer accommodation than those in cities. Pub hotels are usually basic (so don't expect a bedtime mint on your pillow, a bidet or a trouser press) with a bar downstairs and rooms upstairs which can be noisy (it's best to get a room at the top of the building). Pub hotels in country areas generally charge from around $25 to $35 for a single room, usually with a shared bathroom. Check whether breakfast is included.

Bed & Breakfast

Bed and breakfast (B&B) accommodation consists of a room in a farmhouse, private house or pub or even on a university campus, and is found throughout Australia, from cities and large towns to small villages and outback stations. B&B accommodation is more informal than a hotel and often provides a friendly place to meet Australians in their own homes. It encompasses a huge variety of abodes, including conventional family homes, country homesteads, historic houses and inner city townhouses.

B&B is a relatively new concept in Australia but has become popular in the last decade or so, during which an increasing number of Australians have opened their homes to guests (a trend encouraged by the tourist authorities). However, it isn't an inexpensive option (as it is in Europe), single rooms costing from $40 to $100 and doubles from $70 to $100. Most B&Bs don't accept credit cards.

Although it's sensible to book, particularly during busy holiday periods or in major cities, it's usually unnecessary, particularly if you're touring and need a room only for one or two nights. If you're a smoker, you should ask whether smoking is permitted when booking. When booking, confirm your arrival time to ensure that your hosts will be at home. Bear in mind that some B&Bs have a minimum stay of two or three nights. If you're staying for more than one night, you may be expected to vacate your room for most of the day and to leave by noon (or earlier) on your last day. Some B&Bs have permits to serve alcohol.

There are a number of guide books to B&B accommodation in Australia, including the *Australian Bed & Breakfast Book* (Moonshine Press), *Bed & Breakfast: Australia's Best* by Jane Schonberger (Ten Speed Press) and the *Guide to Bed & Breakfast in Australia & New Zealand* by Jeannie Fairlie (Periplus Editions).

Homestays & Farmstays

Homestays, which are similar to a B&B except that meals are provided, cost from $40 to well over $100 a night, depending on the meals and activities provided. Prices for full board at an outback farm (station) are from around $70 per day, although some farms offer inexpensive 'backpacker' accommodation in barns (for those who don't mind sleeping with cows and pigs or cannot afford anything better) from around $10 per night.

Farmstays are becoming big business (as outback tourism increases in popularity) and accommodation ranges from fairly basic to luxurious, including outback cattle and sheep stations, ranch-style homesteads, small holdings in farming regions and specialist farms. Most are working properties where guests become one of the family and are accommodated in the homestead or in an adjoining cabin or cottage.

Guesthouses

A guesthouse is a cross between a B&B and a hotel. Whereas B&Bs tend to consist of one or two rooms in a private house, a guesthouse is more likely to be a building devoted to paying guests; as with homestays (see above), lunch and dinner are usually provided. Guesthouses are normally cheaper than B&Bs, as stays are usually for a minumum of a week. Rooms in guesthouses are usually from $20 to $50 for a single and $35 to $70 for a double (some also have suites/triples). Guesthouses don't have permits to serve alcohol.

Self-catering

There's a wide choice of self-catering accommodation in Australia, usually consisting of apartments, although chalets, cottages, houses and mobile homes are also for rent in country and resort areas. An apartment is often a good choice for a family, as it's much cheaper than a hotel room, provides more privacy and freedom, and allows you to prepare your own meals when you please. Standards, while generally high, are variable, and paying a high price doesn't always guarantee a well furnished or appointed apartment (most look wonderful in the brochure). Holiday apartments are generally found in tourist areas and serviced apartments in cities and large towns. Holiday apartments are usually rented on a weekly basis, and prices vary enormously according to standard and location. Serviced apartments, with bathroom, one to three bedrooms, kitchen, laundry and living area, cost from around $130 to $225 per night (there may be discounts for stays of a week or more). There's usually no low season in major cities, where rates are constant throughout the year.

Holiday apartments are generally well equipped with cooking utensils, crockery and cutlery. However, small studios may have only an electric frying pan and a microwave oven for cooking, while larger apartments usually also have a stove. Check when booking if you plan to do a lot of cooking. You may need to provide your own linen and towels, although they can usually be hired for an additional fee. Prices vary considerably according to the location and season and are higher during school and public holidays. Before booking self-catering accommodation, check the holiday changeover dates and times, what's included in the rent (e.g. cleaning, linen), whether cots or high chairs are provided and pets allowed, if a garden or parking is provided, access to public transport (if required), and anything you consider essential (such as air-conditioning, heating or a TV).

Self-catering accommodation is listed in guides such as the NRMA *Accommodation Guide* and lists are maintained by tourist offices. If you're seeking long term self-catering accommodation, see **Rented Accommodation** on page 149.

Hostels

One way to stretch limited financial resources is to stay in hostels. Hostels include beach huts and tree houses in Queensland, disused railway stations, historic renovated buildings, huge purpose-built developments, and mountain cabins in Tasmania. Some hostels call themselves 'resorts', although facilities remain firmly in the budget bracket. Modern hostels generally provide the best facilities, although they lack character and warmth, and many people prefer the more intimate, smaller owner-operated hostels. Standards vary enormously, even among hostels operated by the same organisation. One way to discover the best hostels is to ask other travellers.

The competition often leads to a range of extra services and perks being offered to those who turn up on spec, although it's advisable to book during the peak season and on public holidays. If you don't book, you may find it difficult to get a bed in cities and at popular tourist spots at any time. Many hostels have a freecall number. Some city hostels only admit overseas backpackers, as locals tend to treat hostels as dosshouses.

Facilities

The larger hostels have high standards and good facilities, which may include fans or air-conditioning, free tea- and coffee-making facilities, heating in winter, a kitchen (with allotted cupboard space and a shared refrigerator), a laundry room and ironing facilities, lockers or safety deposit boxes, luggage storage, telephones and a travel booking service. In larger cities, hostels usually have an inexpensive cafeteria. Resort hostels may offer a bar, barbecue, billiard table, cafe, gymnasium, launderette, restaurant, sauna, shop, spa, swimming pool, tennis court, TV lounge and a travel shop. Many hostels offer a range of sports equipment on loan or for rent (e.g. bicycles) and may also provide free tuition (e.g. sailing) and organise day trips and tours. Most hostels provide free transport to and from local airports, bus termini, railway stations and towns.

There are few restrictions at hostels in Australia, which generally have no curfews and allow 24-hour access, although YHA hostels (see below) may have more restrictions than private hostels, where the standard of accommodation and facilities may be higher. All hostels provide blankets, pillow cases and sheets (which saves you carrying a sleeping bag and liner), although they may need to be rented. Some hostels are 'party hostels', which stage backpacker party nights, barbecues and other entertainment. If you're looking for a quiet place to stay, these should be avoided!

Theft is common in hostels; if you don't have a safe place for your valuables, never let them out of your sight, even when taking a shower (some travellers live off others and will steal **anything**).

Accommodation & Costs

Accommodation may include single and double rooms, family rooms and dormitories (sleeping up to 24). Most hostels have dormitories for between 4 and 12 people, either single sex or mixed (some hostels advertise separate dormitories but put men and women together!). Dormitories can be noisy and lack privacy.

The cost of a hostel is usually from around $12 per night for a bed in a dormitory to $30 per person per night for a double room. Some hostels have two-bedroom, self-contained units where around six people share a bathroom, kitchen and lounge. Many hostels offer discounts of $10 to $25 for stays of at least four or five days, or weekly rates which usually save you a few dollars per night. Some hostels have limits on the length of stays during peak periods.

Youth Hostel Association

The Youth Hostel Association (YHA) has over 140 hostels in Australia, classified as simple, standard and superior, with a grading of one to five 'backpacks'. Guests don't have to be YHA members but, if you aren't a member, there's an extra charge of around $3 per night. In 2005, the annual membership fee was $52 (renewals $37) for over-18s and $19 for under-18s. There are discounts for two- and three-year memberships. Children under 17 receive free membership when their parents are members (called family membership), and group membership is also available. A range of over 800 discounts is offered to YHA members in Australia, including 10 per cent off Greyhound Pioneer Australia coach passes and up to 30 per cent off car rental.

There are few restrictions at YHA hostels, although the length of stays may be limited to a maximum of five to seven days. There are no age restrictions and no rules requiring early check-out. Guests must have sleeping sheets or bed linen (these can be purchased at hostels or hired for around $3 per night); sleeping bags alone aren't permitted. Blankets and pillows are provided.

The YHA has an International Booking Network (IBN) through which bookings can be made up to six months in advance (a fee of $2 may apply when booking in Australia). The YHA publishes a free annual *Accommodation and Discounts Guide* plus a free *Australia Visitors Map* showing the location of its hostels. For further information, contact the Australian Youth Hostel Association (🖳 www.yha.com.au).

Other Organisations

There's a number of hostel 'chains' in Australia, including Nomads Backpackers International and VIP Backpacker Resorts of Australia (BRA), in addition to many independent hostels. In outback areas there are Aboriginal hostels (operated by the Aboriginal Hostels Association) which may also take in non-Aboriginals.

VIP is an association of over 130 hostels throughout Australia. It offers membership costing $41 a year, which provides accommodation, entertainment, equipment discounts and travel. VIP allows guests to use their own sleeping bags, although sheets and blankets are available for hire. Rates are from around $15 per night. Further information can be found via the internet (🖳 www.backpackers.com.au).

YMCAs and YWCAs offer casual accommodation, although their prices are around double those charged by hostels. They have single rooms and some dormitories, and are mainly located in the major cities.

During summer holidays (i.e. from November to February) and other holiday periods, many university colleges let rooms in their halls of residence to travellers for around $12 to $15 per night for a single room or $20 for bed and breakfast. Rooms must be booked and priority is given to students (others pay a surcharge of 50 to 100 per cent). Many universities are located outside cities and towns.

Publications

There are many publications for independent travellers, including the *Australia and New Zealand Travel Planner* (published by TNT Magazine, 14–15 Child's Place, Earls Court, London SW5 9RX, UK), which provides invaluable advice for backpackers and travellers plus a complete hostel directory. TNT also publishes *TNT for Backpackers* magazine. A free monthly magazine, *For Backpackers, By Backpackers*, is available in Sydney, and the YHA publishes a free magazine, *The Hosteller*, available from YHA hostels. The Australian government produces a hostel guide listing over 300 hostels which have been assessed by the Australian Automobile Association (AAA) and given a one to five 'rucksack' rating (a system independent of the YHA's backpack rating). The guide is available from automobile associations, hostel booking offices, hostels, transit points and travel agents in Australia. Books for hostellers include the *Aussie Backpacker Accommodation Guide* (North Australian Publishing, PO Box 1264, Townsville, Queensland 4810, ☎ 07-4772 3244, 🖳 www.aussiebackpacker.com.au) and the *Independent Traveller's Guide to Australia* (STA Travel).

Caravanning & Camping

Australia is a great country for camping because of its generally mild climate and minimal camping restrictions. Campsites and caravan parks are common and are available in all major towns and tourist centres (many are located on the edge of beaches). However, most campsites near to major cities are well away from the centre, which means that you need your own transport if you want to go sightseeing.

Campsite facilities vary but basic amenities usually include electricity hook-ups, hot and cold water, laundry facilities, showers and toilets. At large sites, there's usually a range of indoor recreation areas, lock-up storage for valuables, restaurants, shops and a wide variety of sports facilities, which may include boating, canoeing, cycling, fishing, swimming (i.e. a pool), table-tennis, tennis, trampolining and volleyball.

Rates are from around $12 per night for two people. A 'night' is usually from noon to noon. Some sites charge extra to use electricity, showers, sports facilities (such as tennis courts) and other amenities such as a freezer or ironing facilities. It's important to book if you have a caravan and require an electricity hook-up. Outside peak periods you can usually find a campsite without difficulty on the spot, but don't leave it too late in the day when you're in a popular area (after noon is too late at some sites).

Many campsites in Australia are primarily caravan parks, intended more for trailers and motor homes than for tents. Many have gravel surfaces (or hard ground) rather than turf, so pitching a tent can be hard work. Many caravan parks have on-site cabins, caravans, holiday units and villas, which can be rented from around $30 to $35 a night for a caravan and $35 to $45 for a cabin. Linen and blankets can usually be hired, although a portable heater is useful in winter, as many caravans and cabins are unheated.

In the outback you can pitch a tent virtually anywhere you please, although permission is required to camp on private property, but in other areas there may be local regulations restricting camping. For example, in Western Australia, you aren't permitted to camp within 16km (10mi) of a campsite and it's illegal to camp on green areas outside a city centre. In Brisbane, it's illegal to camp within a 22km (14mi) radius of the city centre, although short-term camping is allowed in roadside rest areas in most of the rest of Queensland.

In most national parks, camping is permitted only in designated areas, but you may camp in bush areas in some of them. Fees vary from park to park but are usually from around $5 per person per night (whether you camp in a designated area or not); you may need to book at popular campsites in national parks. When spending an extended period in a national park, you should let the park ranger know your route and when you expect to return. You mustn't interfere with the flora and fauna, must observe all fire ban warnings (most camps don't permit open fires, so you need a portable stove), stick to existing camp sites where available rather than creating new ones, take no pets with you, take care not to desecrate Aboriginal sites, take your rubbish with you, use only fallen dead wood for fires and wash well away from lakes, rivers and streams – apart from which, you can do what you like! All states publish information about camping in national parks.

A 'swag' is all you need when camping under the stars in the outback. Many different types are manufactured (e.g. by the Jolly Swag Company of Australia), the best of which include a blanket, mattress, pillow, sheet and down-filled sleeping bag inside a sturdy canvas envelope. You can also buy a tarpaulin cover in case of rain. When camping wild, avoid dried-up river beds in the wet season due to the danger of flash floods.

Camping tours are popular, and many companies offer organised tours in air-conditioned coaches or 4WD vehicles. You can buy or rent a campervan or mobile home throughout Australia (see page 303); many people purchase a second-hand one from a departing visitor.

Interesting magazines for campers and caravanners include *Outdoor Australia* and *Wild*, both published quarterly. Excellent guide books are available from automobile associations and include the *Camping and Caravan Directory* (NRMA – see page 305). For information about driving in the outback see **Australian Roads** on page 293.

PARKS, GARDENS & ZOOS

There are some 2,000 national parks and reserves in Australia, covering an area of over 40 million hectares (100 million acres – over 5 per cent of Australia's land area), plus a further 38 million hectares (95 million acres) of marine and estuarine protected areas. Australia has 16 World Heritage Sites, including Eluru-Kata Tjuta (Ayers Rock/Mount Olga), Fraser Island, the Great Barrier Reef, Kakadu National Park (Northern Territory, where *Crocodile Dundee* was filmed), the Queensland rainforests, and the Tasmanian Wilderness. National parks include every possible habitat, and many are of great scientific interest. Australia was the second country to proclaim a national park, the Royal National Park in Sydney in 1879 (the first was the US with Yellowstone Park).

Each state has its own national parks authority, most of which publish guides detailing park facilities. Some parks charge an entrance fee, e.g. between $3 and $16 for a car in New South Wales (NSW) – less for motorbikes and pedestrians – although entry to smaller parks is often free and larger parks also provide free entry at weekends. A two-month holiday pass ($50 for a vehicle) and an annual pass ($84) are available in Tasmania. All national parks and World Heritage Sites have information or visitors' centres with films, leaflets, maps and slide shows, and guided tours are organised during peak periods. Some parks provide numbered pegs indicating natural features, points of interest and unique habitats, which can be cross-referenced with information sheets. For further information about national parks contact the Director of National Parks, PO Box 787, Canberra, ACT 2601 (☎ 02-6274 2221, 🖳 www.deh.gov.au) or the appropriate organisation in each state.

Australia has many excellent aquariums, wildlife parks and zoos. The most famous is the Royal Melbourne Zoological Gardens (Australia's oldest and the third oldest in the world, dating from 1857), which houses around 4,000 species of animals and birds in 'natural' habitats. Taronga Zoo in Sydney is home to Australia's largest collection of native and exotic animals, and has a peerless setting beside Sydney Harbour (best visited by ferry from Circular Quay) and extensive breeding facilities, some of which are located at its 'sister' zoo (Western Plains Zoo in Dubbo). Other top zoos and wildlife parks include Adelaide Zoo, the Alma Park Zoo north of Brisbane (which houses a large collection of Australian wildlife), the Lone Pine Koala Sanctuary (near Brisbane), Perth Zoo (16 hectares/40 acres of exotic and native Australian fauna) and the Tidbinbilla Nature Reserve (west of Canberra). There are aquariums in many of Australia's major cities (e.g. Manly Oceanarium, the Melbourne Aquarium, linked with the Yarra river, and the Sydney Aquarium) and tourist resorts (e.g. Sea World on the Gold Coast).

Australia's cities generally have an abundance of green spaces and wide boulevards, with both formal and informal ('native') parks within them or nearby. All major cities have impressive botanical gardens, such as the Royal Botanic Gardens in Melbourne, the finest in Australia and home to some 12,000 plant species, and the City Botanic Gardens in Brisbane (the Mount Coot-tha Botanic Gardens 12km/7mi west of the city are also impressive). Sydney has its own Royal Botanic Gardens, located adjacent to the harbour and the Sydney Opera House, and an exquisite Chinese Garden (Darling Harbour), while Canberra is home to the National Botanic Gardens on Black Mountain, which contain over 6,000 native plants. Some cities, such as Melbourne, publish a *Parks and Gardens* brochure.

The National Trust of Australia (🖳 www.nationaltrust.org.au) is dedicated to preserving historic buildings and parks throughout Australia, and owns a number of properties that are open to the public. Annual membership costs $89 for individuals and $113 for families. There are local National Trust offices in each state.

Further information about aquariums, botanical gardens, national parks and zoos is available from Tourism Australia or any good guide book. All tourist offices and visitors' centres provide information about local attractions.

MUSEUMS & GALLERIES

There are over 1,000 museums and galleries in Australia, visited by more than 7 million people annually, including federal and state museums, private galleries, privately-owned collections and regional exhibitions. The most important national collections are in Canberra and include the Australian War Memorial (which houses one of the best military museums in the world), the National

Museum of Australia, the National Gallery of Australia, the National Portrait Gallery, the National Library, the National Film and Sound Archive (free admission), the National Science and Technology Centre and the National Aquarium and Wildlife Sanctuary (admission $10).

Elsewhere, major museums and galleries include the Art Gallery of NSW, the Australian Museum, the Museum of Contemporary Art, the National Maritime Museum and the Powerhouse Museum (science, decorative arts and social history) – all in Sydney – the National Museum of Melbourne, the Victorian Arts Centre (housing the National Gallery of Victoria), the Australian Gallery of Sport and Olympic Museum, and the Museum of Australian Art in Melbourne, the Art Gallery of South Australia and the South Australian Museum (both in Adelaide), the National Motor Museum (Birdwood, South Australia), the Western Australian Museum and the Art Gallery of Western Australia (Perth), the Queensland Museum and Queensland Art Gallery (Brisbane), the Tasmanian Museum and Art Gallery (Hobart), the Northern Territory Museum of Arts and Sciences (Darwin), which houses one of the best collections of Aboriginal art in Australia, and the National Museum in Canberra.

All states have National Trusts that work hand-in-hand with the federal Heritage Commission to preserve historic buildings and sites. There are many reminders of Australia's past as a penal colony and many former prisons have been preserved as museums, notably the Old Melbourne Gaol and the Port Arthur penal colony in Tasmania.

Admission is usually between $5 and $15, and students normally pay half price. Most museums and galleries are open daily from around 9 or 10am until 5pm, although many have reduced opening hours on Sundays.

There's a strong market for contemporary Australian art, particularly Aboriginal art, which has become fashionable in recent years and can be seen in many galleries. It is, however, usually expensive (apart from mass-produced tourist artefacts). Nationally famous Australian painters include Sidney Nolan, Brett Whiteley and Fred Williams.

CINEMA

Cinema is the most popular leisure activity (apart from sport) among Australians; ticket sales are over 100 million per year. Australian cinemas are split between mainstream ('first run') and 'arthouse' (which show old classics, cult, experimental and foreign films). Mainstream cinema is dominated by three chains: Greater Union, Hoyts and Village Roadshow, which together account for around 50 per cent of screens in Australia and some 60 per cent of tickets sold. Independent operators (indies) control around 30 per cent of Australia's cinemas, although they're being hard hit by the multiplexes, which have as many as 30 screens (but usually between two and ten) and are often owned by the film distributors (film distribution rights are a constant battle for indies). Main cinemas usually have a number of shows a day, including late-night and all-night shows on Friday and Saturday evenings.

At the other extreme, small towns usually have just one single-screen cinema, many of which are ancient. There are private film clubs in the major cities and local film societies in all areas. Films are also shown by cultural organisations and at film festivals and the State Film Centre (Melbourne). Major film festivals in Australia include the Melbourne International Film Festival (held in July) and the Sydney Film Festival (June). Cinema programmes are published in major national and local newspapers.

Some cinemas (such as Cinema Plus) have giant screens employing IMAX 3-D technology. New centres have air-conditioned auditoriums, extra-wide comfortable seats and ample leg room, Dolby stereo or THX surround sound, and free parking. Many also have bars, cafes, games rooms and restaurants. Many cinemas (including all new cinemas) have facilities for wheelchair-users. Smoking is prohibited in all cinemas.

There are open-air, drive-in cinemas throughout Australia. Most operate only in summer and some only on Saturday evenings, although some are open in winter, when you may be able to rent an in-car heater. There's even a Deckchair Cinema in Darwin where you can watch a film while reclining in a deckchair! The charge is usually per vehicle rather than per passenger.

All films on general release in Australia are given a classification, which denotes any age restrictions, as follows:

Classification	SignificationAge	Restriction
G	General release	None
PG	Parental Guidance	Children under 15 must be accompanied by an adult; not recommended for children under 12
M	Mature	Over 15s
R	Restricted	Over 18s

Children (or adults) who look younger than their years may be asked for proof of their age (e.g. a driving licence, school identity card or student card) for admission to age-restricted performances.

Tickets cost around $12 in cities, a little less in country areas. There are reduced prices for matinees, on Tuesday evenings and sometimes also on Mondays. Most cinemas offer reductions for children (e.g. $8 for children under 15), pensioners and students, although you should check in advance, as some reductions apply only to certain performances. Most chains provide passes which offer large discounts. Most cinemas accept telephone and internet bookings (major credit cards accepted, although some cinemas charge a booking fee for each seat, e.g. $1.50).

Australia has a thriving film industry which has produced many international hits in the last few decades, including such classics as *Babe, Crocodile Dundee, Gallipoli, Mad Max, Muriel's Wedding, The Piano, Picnic at*

Hanging Rock, Shine and *The Year of Living Dangerously*. (The world's first feature film, *Soldiers of the Cross*, was made in Australia in 1900 by the Salvation Army!). The Australian film industry is aided by the Australian Film Commission (AFC), established in 1975 to assist in the development of low budget, innovative film productions. In the industry's heyday, around 40 films per year were produced in Australia. However, in recent years state funding has been reduced and the Australian film industry faces an uncertain future.

Australian film stars include Bruce Beresford, Cate Blanchett, Toni Collette, Russell Crowe (claimed by Australia and New Zealand!), Mel Gibson, Paul Hogan, Nicole Kidman and Jack Thompson (Errol Flynn and Chips Rafferty were also born in Australia). However, like most countries, Australia loses most of its talent to Hollywood.

THEATRE, OPERA & DANCE

Theatre

Australian theatre is of a high standard and extremely varied, thanks to the country's cosmopolitan and multicultural cities, particularly Sydney and Melbourne. In addition to mainstream traditional theatre, where classic plays and international musicals are performed to a very high standard. Australia has a thriving contemporary theatre scene where anything goes. Its wide-ranging performances include outrageous Australian comedy, experimental plays, image-based theatre, outdoor performances and pub and coffee-shop theatre.

Melbourne has the most dynamic theatre scene in Australia and boasts over 70 theatres, including the George Fairfax Studio, Playhouse and State Theatre (all of which are housed in the majestic Victorian Arts Centre), plus the Athenaeum Theatre, the Comedy Theatre, Her Majesty's, the Princess Theatre and the Russell Theatre (home of the Melbourne Theatre Company). Sydney's main theatres include the Belvoir Street Theatre, the Griffin Theatre, the New Theatre (boasting the oldest surviving theatre company in Australia – over 65 years old), the Opera House, the Pilgrim Theatre, the Studio (at the Opera House), the Seymour Theatre (at Sydney University), the Wharf Theatre (home of the Sydney Theatre Company) and the York Theatre. Other major Australian theatres include the Canberra Theatre Centre, the Lyric and Cremorne Theatres in Brisbane (within the Queensland Cultural Centre and Performing Arts Complex), and His Majesty's Theatre and the Subiaco Theatre Centre in Perth (home of the State Theatre Company of Western Australia).

Major international productions are regularly staged in Australia's main cities. Most plays performed in Australia have traditionally been written by American and British playwrights. However, Australian playwriting has blossomed in the last few decades and plays such as *The Removalist* (David Williams) and *Stretch of the Imagination* (Jack Hibbert) have become classics.

The Australians excel in comedy and love to send themselves (and everyone else) up. The most famous Australian comedy actor is Barry Humphries, whose larger-than-life characters include Dame Edna Everage, Barry McKenzie, Sir Les Patterson and Sandy Stone. Melbourne is the comedy capital of Australia and stages the annual International Comedy Festival in April, while Sydney has the Comedy Store with a different show each night.

Tickets for most major productions vary considerably in price, but usually cost between $25 and $60, while performances at fringe theatres cost around $15 to $20. Half-price theatre tickets can be purchased on the day of a performance in Sydney from the Halifax kiosk in Martin Place (tickets must be purchased in person and be paid for in cash).

Opera

The Australian Opera was established in 1970 and is largely dependent on government subsidies and sponsorship (although it and other performing arts companies still run at huge losses). The Victoria State Opera and the Australian Opera (Sydney) were merged in 1996 to form a new integrated company, Opera Australia, which performs at the State Theatre in Melbourne and the Sydney Opera House and presents outdoor concerts, such as the Opera in the Park in Sydney in January. There are small professional opera companies in some states. The standard of opera produced at Australia's main venues is among the highest in the world, and international stars regularly perform there. Home-grown stars have included John Brownless, Peter Dawson, Joan Hammond, Yvonne Kenny, Dame Nellie Melba and Joan Sutherland.

The Sydney Opera House is one of the architectural landmarks of the 20th century and it has become the symbol of the city since its completion in 1973 after 14 years and at a cost of $102 million – it was scheduled to be completed in five years at a cost of $7 million (an opera, *Eighth Wonder*, was even written and performed about the building process!). In addition to the opera house itself, the building houses two auditoriums (the larger, for orchestral concerts, seating 2,690, the smaller for opera and ballet performances), a cafe, a drama theatre known as The Studio, a small playhouse and three restaurants. Despite its imperfect acoustics (modernisation is to be undertaken), it's often ranked with the world's leading opera houses, including Covent Garden in London, La Scala in Milan and the New York Met. Most events at the Sydney Opera House are expensive, ranging from around $50 to $200. Information can be obtained from the Box Office, Sydney Opera House, PO Box R239, Royal Exchange, Sydney, NSW 1225 (☎ 02-9251 3943, 💻 www.sydneyoperahouse.com). The opera season usually runs from July to August and from November to December.

Dance

Ballet is the healthiest art form in Australia, surviving largely on box-office receipts, and there are hundreds of ballet schools. The world-famous Australian Ballet was founded in 1962 and has its headquarters in Melbourne, although it performs a summer and winter season at the Sydney Opera House and also tours Australia. Tickets cost from around $60. Australia also has a number of contemporary dance companies, the most famous of which is the Sydney Dance Company (which performs at the Sydney Opera House).

Information

Dance, opera and theatre performance listings are provided in weekly and monthly entertainment guides, available from tourist offices in major cities, and many daily newspapers publish free guides such as the *Metro* on Fridays in the *Sydney Morning Herald* (which includes a theatre directory).

MUSIC

In addition to the professional music scenes described below, there's a wide variety of amateur music making in Australia, including barbershop singers, choral societies, military bands and orchestras, most of which are constantly on the lookout for new talent. Free music is provided by an army of buskers, some of whom are excellent.

Classical

Classical concerts, music festivals and solo concerts are regularly staged throughout Australia by Australian and foreign musicians and performers. Australia has eight professional orchestras: six symphony orchestras (one in each state capital) run by the Australian Broadcasting Corporation (ABC); the Australian Opera and Ballet Orchestra in Sydney; and the State Orchestra in Victoria (both of which work with Australian Opera and Australian Ballet). A number of classical music festivals are staged, including the Melbourne Music Festival (February), the Sydney Festival (January) and the Sydney International Music Festival (July). The Sydney Symphony Orchestra performs outdoor concerts such as the Symphony in the Park season in January. Musica Viva (Sydney) is the best known chamber music society (and the world's largest) and stages a concert series featuring international groups and artists. Regional companies (supported by state governments) perform in state capitals and provincial centres.

Pop

Pop music is an important part of national popular culture, and Australia has a thriving band scene, most bands performing in pubs, where the best of real Australian music is found, and clubs (e.g. Returned Services League and working men's clubs – see **Social Clubs** on page 426). Many amateur bands are surprisingly good (often performing their own songs), although some are excruciating. Australia is said to be among the hardest training grounds in the world for pop bands, where internationally famous bands and artists such as

AC/DC, Air Supply, Nathalie Imbruglia, INXS, Men at Work, Mental as Anything and Kylie Minogue served their apprenticeship. There's usually an admission fee of $5 to $20 to clubs and pubs with live music, although many concerts are free (depending on who's performing).

Major Australian cities, particularly Sydney, Melbourne and Brisbane, are on the itinerary of most international pop stars, many of whom perform in Australia during the Christmas (summer) season. In Sydney, the main venue for pop concerts is the Sydney Entertainment Centre, and the Sydney Town Hall is also an important venue, while in Melbourne it's the Sport and Entertainment Centre on the banks of the Yarra River. Concerts are held in Melbourne at the Kooyong Stadium, the Myer Music Bowl in Alexandra Gardens, and Olympic Park. The big names also play at the Brisbane Entertainment Centre and the Perth Entertainment Centre. Free pop concerts are held on summer Sundays in some cities (if it's very hot and the band sounds a bit off key, it may be the result of high humidity, which causes instruments to go out of tune – or it may not!). Big Day Out is an all-day, Australia-wide, popular music festival featuring top bands, staged in January and February.

Concert and gig guides are available free in local daily newspapers, many of which publish a weekly entertainment guide (usually on Fridays). There are free weekly music publications in most cities, which are distributed via bottle shops, pubs and record stores. These include *Beat* and *Inpress* in Melbourne, *Beat*, *3D World* and *Drum Media* in Sydney, *Rave* and *The Scene* in Brisbane, the *Son of Barfly* in Cairns and *Pulse* in Darwin. Gig guides are also broadcast on local music radio stations.

Jazz

Jazz has a lively following on the pub circuit, particularly in Sydney, where there are many regular venues (bands also perform in a variety of outdoor venues). A number of jazz festivals are staged in Australia, including the Montsalvat Jazz Festival (Eltham, VIC), held on the Australia Day weekend (January), and the York Jazz Festival in Western Australia in September.

Country & Folk Music

Australian country music has strong local themes, and there are clubs in all major cities; many pubs also feature folk groups. Folk or bush music is popular, having its roots in English, Irish and Scottish folk music, where banjos, fiddles and tin whistles predominate along with a home-grown instrument called the 'lagerphone' (or zob stick), consisting of a wooden frame covered in metal bottle tops which is bashed on the ground, shaken or hit with a stick. The main festivals are the Australasian Country Music Festival in Tamworth (NSW) in January (featuring over 700 events) and the Land of the Beardies Bush Festival (which also includes a long beard competition!) at Glen Innes, NSW in November.

Aboriginal Music

Few people forget the haunting sound of a didgeridoo (made famous by Rolf Harris in his song *Tie Me Kangaroo Down, Sport*) which is used in the bush to accompany tribal dances (called corroborees). Busking didgeridoo players (often non-Aboriginal) are common in the main cities, and performances are staged for tourists in northern regions (although they're a pale imitation of real corroborees). It's possible to hear the real thing at an Aboriginal cultural festival, and there are some contemporary Aboriginal bands such as Yothu Yindi, although few have had any commercial success. Other forms of native music are Koori, a cross between traditional Aboriginal music and country music, and 'gum-leaf', in which Aboriginal performers make 'music' by blowing on gum leaves.

SOCIAL CLUBS

If you want to become integrated into your local community or Australian society in general, one of the best ways is to join a social club (even better, join a number). There are numerous social clubs and organisations catering for both foreigners and Australians, including Ambassador clubs, Apex clubs, business clubs, church clubs and groups, the freemasons, international men's and women's clubs, Kiwani clubs, Lion and Lioness clubs, Returned Services League (RSL) clubs, Rotary clubs, Round Table clubs, ex-servicemen's clubs, sports clubs, women's clubs, and working men's clubs. RSL clubs (known as 'leagues clubs') are an institution and constitute the main social centre in country towns. They may have nothing to do with the services but be run by a local football club or association. Many have huge halls where a variety of shows are regularly staged, plus ballrooms, bars, discos, poker machines, pay/satellite TV and restaurants. Although ostensibly just for members (and their guests), many admit others.

Expatriates from many countries run a variety of associations, clubs and organisations in major cities (ask at consulates for information). Many clubs organise events such as art music classes, bridge and chess evenings, local history tours, sports activities, theatre and cinema outings, and whist drives.

There are singles clubs in the major cities that organise a comprehensive range of activities on every day of the week. If you're retired, you may find that your local council publishes a programme of recreational activities for the retired in your area. Most councils publish a calendar of local sports and social events, and most libraries provide information about local associations, clubs, groups and organisations.

NIGHTLIFE

There are discotheques (discos) and nightclubs in all cities and major towns. Other nightlife includes cabaret bars, casinos (described under **Gambling** below), comedy clubs, dance clubs, gay clubs, karaoke clubs, pool halls and RSL clubs (see above). The differences between a bar, nightclub, pub and restaurant are often minimal in Australian cities, and some establishments are a combination of all four. There's a huge variety of gay clubs in some cities (such as Sydney), where information is published in the gay press such as the *Sydney Star Observer* and *Capital Q*.

Many nightclubs play a combination of live and recorded music. Admission to discos varies, but there's usually a $10 to $25 cover charge, which may include a free drink, and venues with live music may charge as much as $20 for entry and $6 to $12 per drink. Some offer free entry for women on certain days (e.g. Wednesdays) and half-price drinks before 9pm (before the real 'action' starts) on some days. Drinks are usually expensive and even water often costs from $2.50 to $5 per glass. Some up-market discos and dance clubs allow admission only to couples. The dress code is usually smart-casual, which usually excludes jeans, leather, T-shirts and trainers, although in some establishments these may be *de rigueur* (fashion usually dictates, depending on the venue). Dress may also be at the whim of the doorman (bouncer); if he doesn't like the look of you, you're out (or at least not in). Some nightclubs are for members only and have strict dress codes and high prices, which attract an older, more well-to-do clientele. Many discos are open until 3am or later, although some have variable closing times.

Sydney and Melbourne have the most cosmopolitan nightlife, with venues to suit every taste in atmosphere, fashion and music. Melbourne has some of the liveliest nightlife in Australia and a plethora of clubs, including the Metro, which is the largest nightclub in the southern hemisphere. The main nightlife areas in Sydney are Oxford Street and the sleazy Kings Cross area, where drugs are freely available and violence is never too far away.

In the cities, daily newspapers and free entertainment newspapers and information sheets (e.g. *3D World* and *Beat* in Sydney) provide a comprehensive lists of entertainment venues and events.

GAMBLING

Gambling is one of Australia's favourite pastimes (for some people it's an occupation) and is a $13 billion industry, accounting for 1.5 per cent of the annual GDP. On average an adult Australian spends (i.e. loses) over $900 a year on gambling; the residents of NSW are among the heaviest gamblers, spending over $12 million per day on lotteries alone. Gambling revenue is a favourite target of the tax man (around 30 to 40 per cent of the profit on poker machines alone), and taxation raised from gambling accounts for some 12 per cent of state and federal governments' revenue.

Gambling includes bingo ('housie'), card games and roulette, football pools, horse, greyhound and camel races, lotteries, poker machines ('pokies'), raffles and two-up (see page 428). You can even bet on the results of general elections, public appointments, football matches and other sports events. Aussies are compulsive (and impulsive) gamblers (it's estimated that 40 per cent of the population gamble regularly) and bet on almost anything, even the proverbial two flies climbing a wall; in the outback (where you need to make your own entertainment) you can lose money on cane toad, cockroach, lizard and snail races!

Compulsive gambling is a huge problem in Australia, where an estimated 2 per cent of the population has a gambling problem (the percentage is lower than those addicted to nicotine or alcohol but higher than the percentage of hard drugs addicts). There are a huge number of Gamblers Anonymous groups and meetings in Australia, and also meetings for the relatives of compulsive gamblers to help them cope with their loved one's addiction. Compulsive gamblers can ban themselves from casinos under the Casino Control Act. However, you can now gamble at cyberspace casinos on the internet without leaving home, a form of gambling which is set to spiral in coming years. It's totally unregulated, however, and there's no guarantee of getting paid by 'casinos' located overseas (often they're 'based' in offshore jurisdictions).

Casinos

Most states have one or more casinos and there are now around 15 in Australia, including four in Queensland, two in Melbourne, two in Sydney, two in Tasmania (Hobart and Launceston) and one each in Adelaide, Alice Springs, Canberra, Darwin and Perth. New casinos built in recent years have included the Sydney Star City and Sydney Harbour Casinos and the massive Crown Casino in Melbourne (open 24 hours a day). Games on offer include baccarat, blackjack, craps, keno, poker, roulette, Sic Bo and Pai Gow (Chinese card games) and two-up (see below). Keno is similar to bingo except that you mark from one to 15 numbers out of 80 on your card and, if your numbers are among the 20 drawn, you win. Many casinos have a separate Totaliser Agency Board area (see **Racing** below), where you can place bets on horse and greyhound racing.

Casinos require 'smart-casual dress', which usually means a shirt with a collar and no shorts, sports shoes (trainers), T-shirts or thongs (flip-flops), although jeans are usually acceptable. However, some ban jeans and insist on a tie for men, so check in advance. Many casinos are open 24 hours a day. Games usually have a $2 minimum bet, although bets may start at $10 or more. Usually you must pay for drinks. Most casinos publish a free *Casino Gaming Guide*, but don't expect any insider tips on how to break the bank!

Two-up

The national game of chance is called 'two-up', invented by soldiers in the first world war. It's illegal outside casinos (except on ANZAC Day) and a few licensed two-up schools (not that this discourages many Aussies). Not exactly the most sophisticated of games, it involves two coins being tossed together using a stick called a 'kip'. If one lands heads and the other tails, there's no result and all bets are held for the next throw. If both coins show the same, you win or lose depending on whether you chose heads or tails. Coins must spin when tossed or the arbitrator (called the 'spinner') calls the game void. Bets are placed with the 'boxer'. Casinos keep the stakes when there's a sequence of five identical results (unless you bet on this), which is around a 3 per cent chance.

Football Pools

Football (soccer) pools were traditionally the most common form of gambling in Australia, although they've been overtaken by lotteries and other forms of gambling in recent years. Operated by Australian Soccerpools, the pools offer huge cash prizes if you correctly forecast the results of football matches (Australian in the winter and British in the summer). The most popular bet (oddly known as a treble chance) is where you must guess which matches will be score draws (i.e. not 0-0). If you don't want to fill out a coupon each week, you can have a standing order using the same numbers.

Lotteries

The national lottery ('lotto') is popular in Australia, where you choose six numbers from one to 40. Numbers are drawn once or twice a week and those who select three or more correct numbers win a prize. The minimum stake is $1 and the first prize is usually in the $hundreds of thousands or $millions (the average payout is some 60 per cent of the amount staked). Results are published in the press and are also available via telephone information numbers. In recent years instant lottery tickets, known as 'scratchies', have become one of the most popular forms of gambling.

Gambling Machines

Gambling machines (pokies – from poker machines) have spread like wildfire in recent years and are now seen almost everywhere (except Western Australia, where they're banned outside casinos), as state governments have rushed to cash in on Australia's gambling fever (machines represent over half of gambling expenditure). There are more than 195,000 gambling machines in Australia, the world's second-highest per capita number; NSW leads the way with over 100,000. Machines are common at leagues and other social clubs, where they're blamed for encouraging gambling among the elderly. Many can be played for as little as 20 cents and some boast jackpots of up to $25,000. In some states (e.g. Tasmania) there are limits on the amount that can be spent on gambling machines, and in others (e.g. Victoria) there has been a backlash against them, as they've encouraged gambling among the poor in disadvantaged areas.

Racing

Betting on animal racing is a popular form of gambling in Australia. Bets are placed on greyhound racing, harness-racing (trotting) and horse racing. Gambling on horse and greyhound racing operates on the tote system (an

Australian invention) operated by state Totaliser Agency Boards (TABs). TABs have outlets in all towns and cities (around 1,000 in Sydney alone) where offices (which also accept bets on the football pools) are open from around 11am until 6pm, Mondays to Fridays, and from 10am until 8pm on Saturdays. The TABs' annual turnover exceeds $4 billion, including between around $60 million and $100 million waged on the Melbourne Cup (Australia's premier horse race) alone. To place a bet, you simply write the name of your horse(s) or dog(s) and the race number on a betting slip and give it to the clerk with your stake. If you win, you can collect your winnings immediately after the race (provided you haven't lost your receipt). There are no off-course starting price (SP) bookmakers in Australia, although there's on-course SP betting where odds are given by bookmakers for each horse and you're given a fixed price. However, illegal telephone bookies flourish, and betting syndicates are active throughout Australia. Betting on harness-racing is less organised, and individual bookmakers set their own odds.

BARS & PUBS

It's hard to imagine it today, but some Australian states were originally temperance states. Now, Australia is famous for its pubs (an abbreviation of public house), which are a tradition inherited from the British and are often referred to as hotels, although nowadays most don't provide accommodation. These are among a huge variety of drinking establishments, including bustling music pubs, gay and lesbian pubs, hotel bars, pubs with restaurants and barbies (barbecues), trendy downtown lounge bars, luxury hotel cocktail bars, restaurant bars, wine bars (rare), earthy country and outback hotels with sawdust floors (where women aren't made welcome), elegant restored Victorian and Edwardian pubs (many with verandas and balconies), boisterous barn-like drinking dens, and cabaret, niche and tropical bars. RSL clubs (see page 426) and other private clubs are popular drinking places and usually have low prices and an inexpensive restaurant. Many RSL clubs are open to all and not just ex-servicemen (of which there's a diminishing number in Australia). Beer gardens and courtyards are common throughout Australia, and many pubs have live music (jukeboxes are also common).

Drinking is a way of life in Australia (known as the 'land of the liquid lunch') and most social activities revolve around a bottle of wine (or three) and a few dozen 'tinnies' (cans of beer). Drinking has even spawned its own language; for example, a state of inebriation is variously described as being full as a tick (or a goog), inked, off your face, on the slops, schicked and stinko. A teetotaler is a waterbag, a round of drinks is called a shout and you won't be popular if you don't when your turn comes around.

Despite their awesome reputation and the plethora of watering holes, many Australians aren't big drinkers. Overall, Australians drink less alcohol per head than the inhabitants of most European countries, although more than the average American, Briton or Canadian. Nevertheless, there's a hardened minority who do their utmost to compensate for this slur on the Australian character, and drunkenness and alcoholism are common: it's estimated that more than 6,000 Australians die each year from alcohol-related causes (including some 30 per cent of road deaths). Many pubs have a DIY breathalyser which tells you when you're over the limit, although it's wise to go to the pub with a teetotal friend or abstain from driving altogether when you're drinking alcohol. In future, pubs may be forced to provide over-the-bar breath tests before serving customers, in order to protect themselves from negligence claims from drunks and drunken drivers.

You usually buy your drinks at the bar and pay when you're served (you cannot run up a tab as in continental Europe and the US). However, some trendy lounge bars insist on serving you at your table (and charging extra for the privilege), although you still pay as you drink.

Local pub guides are published in some cities, e.g. the *Guide to Melbourne's Pubs* (Melbourne is generally reckoned to have the most varied and interesting pubs in Australia).

Beer

Australia is traditionally a beer-drinking country (Darwin is reputedly the world's premier beer-drinking city in terms of per capita consumption) and its beer-related vocabulary is particularly rich: the drink is variously known as amber fluid, amber nectar, brewery broth, neck oil, singing syrup and a throat charmer, and a can of beer as a frosty, tinny or tube. The average Australian consumes around 110 litres (almost 200 pints) of beer per year, although this figure has fallen by some 20 per cent in the last decade or so as wine has become more popular.

Australia boasts one of the widest choices of beers to be found anywhere. Some bars and clubs boast over 100 different types of beer from around the world. The most popular foreign beers include Budweiser and Slitz from the US, Guinness (brewed in Australia), Heineken, Löwenbräu and Stella Artois from Europe, and Dos Equis and Sol from Mexico. But Australia is also known for its own beers, and brewing has been elevated to an art form. The best known Australian beers include Carlton Draught, Fosters and VB (Victoria Bitter) from Victoria, Powers and XXXX from Queensland (pronounced four-ex and said to be so-named because Queenslanders cannot spell beer), Reschs, Toohey's and Tooth's from New South Wales, Emu, Redback and Swan Lager from Western Australia (the last derisively called 'black duck' outside WA), Cooper's (one of Australia's best beers) and West End Bitter from South Australia, and Boag's and Cascade from Tasmania.

Most Australian beers have an alcohol content of around 5 per cent, which is higher than most American and British beers but lower than German and Czech beers. There's also a range of low-alcohol (LA) beers with around 2 to 3.5 per cent alcohol, which include Carlton Cold, Diamond Draught, Fosters Light Ice, Swan Light and Toohey's Blue. The strongest beers (as high as 9 per cent alcohol) are often those brewed by pubs with in-house breweries (called boutique or brew pubs), which are extremely popular. These include the Matilda

Bay Brewing Co. in Perth and the Redback Brewery in Melbourne, which makes a German-style *weiss* beer that the locals drink with lemon. Boutique and imported beers are more expensive than the commercial brands.

Most beer drunk in Australia is of the lager variety, which is generally sweet-tasting, as it's made with sugar. The taste is familiar to Americans but lager like dishwater to ale or bitter drinkers. Fortunately for them, 'real ales' have become more popular in Australia in the last decade, and a variety of beers that are naturally conditioned (in casks or bottles) are now available from brewers such as Coopers of South Australia. This is the sort of beer generally made by 'boutique' breweries and sold in their in-house pubs for around $5 to $6 per pint.

Real ale is served warmer than lager but still much colder than similar beer in other countries (e.g. the UK) at between 8 and 12°C. Australians drink their lager almost ice cold (around 2°C), often in chilled glasses – guaranteed to give you stomach cramp on a hot day. Not surprisingly, cold-filtered ice beers are gaining in popularity. Beer is usually drunk direct from bottles and cans in country areas. In really hot weather, bottles and cans are kept cool in a foam or polystyrene cooler (stubby holder), and Australians transport their cold beer in an insulated cold box called an 'esky' (after a well known brand name).

Beer is usually served in measures ranging from 115ml/4oz ('small') up to 570ml/20oz. Both the names and standard sizes of beer glasses vary considerably from state to state. In Sydney the most common size is 285ml/10oz (a 'handle', 'middy' or 'pot'), while in Melbourne it's 225ml/8oz (a 'glass'). Other measures include 170ml/6oz ('beer six'), 200ml/7oz ('seven') and 425ml/15oz ('schooner' – 285ml/10oz in South Australia). Some pubs serve beer in half-pints (285ml) and pints (570ml). The easiest way to order is to simply ask for a small or large beer, but take care, as what passes for a small beer in one state may be twice as large in another and a large one may be very large indeed: a large beer in Darwin, known as a 'stubby', weighs in at 2.35 litres or almost five pints! Bottled beer is sold in 375ml or 750ml bottles (many up-market bars don't sell beer on draught).

Beer is around the same price in Australia as in Europe and North America, a 285ml (half-pint) costing around $3.60 in most pubs, although it can easily be double this in a fancy place. Draught beer is also sold by the jug, which is slightly cheaper than by the glass. Low-alcohol beers are generally slightly cheaper than full strength beers. Some bars and pubs have a 'happy hour' (e.g. from 5pm to 7pm) when drinks are sold at half price or even less, and some watering holes even offer half price drinking from 5 to 9pm. Many pubs also offer special prices or free drinks to women, the idea being that where there are women, hard-drinking men will accumulate in large numbers. Needless to say, beer is much cheaper (around half the price) from bottle shops (see page 484).

Wine

Australian wines (see page 484) have become world-famous in the last few decades, and wine consumption in Australia is steadily rising at the expense of beer: it's currently around 25 litres per head per year – higher than in any other

English-speaking country but still well below the major European wine-producing countries. Nevertheless, there are few wine bars, which haven't yet caught on with the public (although the Casino Wine Bar in Adelaide boasts over 300 wines). Wine is usually reserved for drinking with food (pubs that serve good food generally have a good wine list), although some bars and pubs sell wine by the glass (e.g. $2.50) or the bottle (from around $10). Cheap wine, which may be referred to as bombo, lunatic soup or steam, is best avoided.

Other Drinks

Other popular drinks include alcoholised spring water, such as DNA (containing 5 per cent alcohol), 'alcopops' such as Two Dogs Lemonade (an alcoholised lemonade), Razorback Draught (a shandy), Strongbow White (cider), Sub Zero (alcoholised soda, 5.5 per cent alcohol) and XLR8 (alcoholised cola). Alcoholised soda is often mixed with cranberry juice, grenadine, lime or midori to make a long, cool drink. Cola is drunk in copious quantities in Australia and costs around $2.50 per glass in a pub. Spirits are rarely drunk in pubs, where a shot of whisky (30ml) or other spirits costs around $3.50 to $7.50. Trendy drinks include (wine) coolers, which are blends of inexpensive wine with sugar and fruit juice or fruit flavouring (they taste like punch).

Licensing Laws

Licensing laws vary from state to state and even from pub to pub but generally aren't as liberal as in most European countries (a legacy of the British, who cannot be trusted with alcohol). Pubs are usually open from 10am until 10pm or 11am until 11pm, Mondays to Saturdays, and from noon until between 8 and 10pm on Sundays. Sunday pub opening is restricted in most states, e.g. to between six and eight hours (the churches still have some clout). In market areas, pubs may open as early as 6 or 6.30am and close at 6 or 6.30pm. In places near the border of two time zones (see page 525), hardened Australian drinkers cross back and forth in order to benefit from extra hours' drinking time!

There are no licensing restrictions in Canberra, where pubs can stay open as long as they wish, and in Tasmania pubs can open virtually when they like, although most close by midnight. Some pubs stay open until midnight or 1am on Fridays and Saturdays, particularly in tourist areas, and in cities some establishments with a number of bars and a disco serve alcohol for 24 hours. In some cities there are longer opening hours in summer than in winter. Nevertheless, a lot of drinking still takes place after licensing hours, particularly in country areas where the local policeman is likely to be one of the customers, and even when the pubs do close there are usually other places to get a drink (casinos, discos, night-clubs, restaurants, etc.).

There are some odd local laws in Australia designed to reduce drunkenness: for example, it's illegal to sell alcohol before 10am in Darwin (although even here most people don't start drinking so early in the day!) and in Melbourne it's prohibited to drink at the bar after 10pm, when you must occupy a table (which helps prevent you from falling down). The minimum age for drinking in public places is 18 and, if you look under-age, you may be asked for ID. In some outback towns, pubs have doormen (bouncers) to deter undesirables.

Aboriginals have been ravaged by drunkenness and alcoholism for decades, which has led to the possession and consumption of alcohol being restricted or banned in and around some Aboriginal settlements and towns, where offenders face a large fine (e.g. $1,000), six month's jail or the confiscation of a vehicle used to transport alcohol. As a result, many Aborigine areas are 'dry'.

AUSTRALIAN FOOD

Australians love their food (tucker), and dining out is one of the greatest pleasures of life in Australia (which is why so many Australians are overweight). Australian food is noted for affordability, freshness and variety (most ingredients are caught, grown or reared locally). Many people eat out around three times a week, and Australian households spend over a quarter of their weekly food budget on eating outside the home. The appreciation of good food and wine is universal in Australia and has nothing elitist about it as in some other countries.

The greatest changes in Australia in the last few decades have been in its cuisine, which in the major cities is now among the best and most varied in the world. It wasn't always so. Until the '70s, the staple diet of most Australians consisted of fish and chips, and steak, egg and chips (or over-boiled vegetables) supplemented by burgers, chico rolls (a distant cousin of the Chinese spring roll) and Vegemite (made from yeast slops) sandwiches. 'Real' Australian food still consists largely of barbecued or grilled steaks and chops, curries, fish, roasts, salads and seafood (see below). If there's a national 'dish', however, it has to be the meat pie (which could contain anything from beef or pork to barramundi, buffalo camel, crocodile or kangaroo). Aussies, mostly male Aussies, eat some 2 million meat pies a day! A meat pie is eaten swamped in gravy or tomato ketchup. A 'pie floater' is a meat pie floating in a bowl of pea soup – the height of sophistication! At their best, meat pies can be delicious; at their worst, they're rather less tasty than dog food.

In the last few decades, such unwholesome British-derived tastes have been subjected to a culinary revolution led by migrants (Australia's most important gastronomic resource) and a new breed of young Australians who have travelled (and eaten) the world. BYO (see below) and the rapid rise of Australian wines have had a huge impact on the proliferation of good cheap restaurants, and today Australia boasts one of the most cosmopolitan and diverse menus in the world.

Among the few 'native' Australian specialities are pavlova, a combination of meringue and fruit, originally created for the ballerina Anna Pavlova on her Australian tour in 1935; lamingtons, a sponge cake dipped in raspberry jam, covered in chocolate sauce and then rolled in coconut; Peach Melba, a combination of peaches, raspberries and vanilla ice-cream, created (in London) for the Australian soprano Nellie Melba in 1893; and puftaloons, a fried dough scone. Australian ice cream is popular and one of the best is Norgen Vaaz (a take-off of the American Haagen Daz). Otherwise, Australian cuisine borrows heavily from various foreign cuisines, with a tendency to make dishes less spicy.

Seafood

Australia is renowned for its excellent seafood (many people reckon it's the best in the world) and each state or city has its specialities. Australia's seas have yet to suffer from widespread over-fishing (although some stocks are threatened) or pollution, so an abundance of fresh fish and other seafood is available, although there isn't the choice found in many traditional fishing countries. Australia's best fish include barramundi (a breed of perch which grows to over a metre in length and is one of the tastiest fish in Australian waters), coral cod/coral trout (Great Barrier Reef), John Dory, King George whiting (South Australia), ocean perch, reef fish (Queensland), shark (called 'flake' when served in fish and chip shops), snapper (or schnapper) and tuna. The best and widest choice of fish comes from the waters surrounding Tasmania, including brown, rainbow and sea-run trout, farmed Atlantic salmon, orange roughy, stripey trumpeter, trevally and trevella.

Australia is also famous for its crustaceans and molluscs, which include abalone, crayfish, mussels, oysters and scallops. Specialities include Balmain Bugs (slipper lobsters from Sydney), Coffin Bay oysters (from South Australia), crabs (e.g. sand and mud crabs), Moreton Bay Bugs (a type of lobster caught in the mouth of the Brisbane River), Sydney Rock oysters and yabbies (hard-shelled freshwater shrimps).

Aboriginal Cuisine

Some restaurants specialise in Aboriginal cuisine (bush tucker), which includes emu egg omelettes, pies made from native fruits such as billygoat plums, boabs and quandongs, and witchetty grubs (usually eaten alive!). Other common dishes are camel, crocodile (which tastes like a cross between chicken and pork), emu steaks (from farmed birds), kangaroo (a delicious, almost fat-free meat) and water buffalo steaks. Damper is Australian bush bread (made with flour, salt and water) baked in hot coals (usually on a camp fire). Bush tucker is generally expensive, e.g. $40 per head plus wine.

Vegetarian Food

Australians are ardent carnivores, although not as much as previously when many people would eat steak and chops for breakfast (a habit still common in the outback). Nowadays there's an increasing number of vegetarians, and vegetarian restaurants are fairly common in the main cities (most restaurants also serve some vegetarian dishes).

RESTAURANTS & CAFES

Melbourne is generally recognised as the gastronomic capital of Australia, followed closely by Sydney, both of which can hold their own with most world capital cities and rate alongside Hong Kong, London, New York and Paris for choice and quality (often ahead of them for value). Each city boasts over 2,000 restaurants (so many in fact, that there's a shortage of good chefs). Perth and Adelaide aren't far behind and have more than enough eateries to satisfy the most demanding gourmet. Brisbane isn't distinguished by its restaurants, although it also has many good places to eat. Even Darwin isn't bereft of reasonable restaurants, although it's expensive compared to other state capital cities. However, there still isn't much choice in small country and outback towns, where you shouldn't expect to find anything other than basic 'Australian' cooking or an Australianised Chinese restaurant.

Smoking is banned in many restaurants and, if you're a smoker, you should check that it's permitted before booking. Australians don't usually drink water with their meals and, if you want water, you may need to ask a few times before you get it.

Bring Your Own

Rather surprisingly, the majority of Australian restaurants don't have alcohol licences (which are expensive), except in Canberra, where most are licensed. Restaurants without an alcohol licence are known as BYO ('bring your own') or BYOG ('bring your own grog'), where customers bring their own wine and other alcoholic drinks. This is an excellent idea that unfortunately hasn't caught on widely in most other countries, mainly because of the huge profit restaurants make on selling wine. There may be a 'corkage' charge of $1 to $2 (for opening bottles and providing glasses), although many restaurants make no charge. Some up-market restaurants with alcohol licences also allow BYO, but charge around $5 corkage (which still saves you money, unless you choose the cheapest plonk on the wine list).

Regular diners (and drinkers) always carry a few (dozen) bottles of wine in their cars (which isn't illegal in Australia, although it's bad for the wine, which can deteriorate quickly in the heat) so that they're never caught short when visiting a BYO restaurant (although they might be caught by the police on the way home). Eating at BYO restaurants is excellent value compared with eating out in most of Europe and North America; you can have an excellent meal for $10 to $30 per head (plus the cost of your wine).

Ethnic Restaurants

Most cities have a proliferation of ethnic restaurants, reflecting the countries from which immigrants have come. Indeed, Australia leads the world in ethnic dining, with a huge variety of Asian, European, Middle Eastern and South

American restaurants, which include Argentinean, Chinese (many regions are represented), French, Greek, Indian, Indonesian, Italian, Japanese, Korean, Lebanese, Malaysian, Mexican, Mongolian, Polish, Portuguese, Spanish, Russian, Sri Lankan, Thai, Vietnamese and Yugoslavian, to name but a few. For example, Melbourne is known for its Greek and Italian restaurants, Sydney for its Lebanese and Thai restaurants, Adelaide its German restaurants, while Perth and Darwin have a wealth of Asian restaurants.

Ethnic restaurants in the major cities are often clustered in groups in areas or suburbs where large ethnic communities have been established. There are bustling 'China towns' in Sydney and Melbourne, rivalling those in European and North American cities. In many shopping and entertainment centres there are South-east Asian 'food halls' (also called food markets or food courts), where you can buy food from the surrounding kiosks and eat it at a central seating area, thus allowing you to mix dishes from various countries. But Chinese and other Asian food may be Australianised (i.e. made less spicy) to such a degree that it's unrecognisable, and some other foreign cuisine is often 'tailored' to suit Australian tastes and may bear little resemblance to authentic dishes.

Pubs

The quality of pub food in Australia varies enormously. At its worst it's uninspiring and unappetising, but at its best (it's at its most refined and varied in Sydney) it's delicious and excellent value. However, pub grub is rarely exotic and usually consists of barbecued or grilled steaks and chops, curries, fish, roasts, salads and seafood. Many pubs also serve ethnic food or a combination of traditional Australian food and ethnic specialities. Outdoor eating is popular (although there's a surprising lack of pavement and garden tables in some Australian cities) and often consists of anything and everything barbecued, including burgers, chicken, chops, fish, sausages (snags), seafood and steak.

Many pubs have large courtyards or gardens in which they operate non-stop, self-service barbies, where you buy a piece of meat and cook it yourself on the barbecue provided (condiments are supplied). You can also buy bread, salad and side dishes. A typical meal costs around $10, although some pubs have special offers and promotions when meals can be had for a little as $3 or $4. Many also have a self-serve salad bar and basic bar meals from $7.50 to $15. Meals are usually served in a dining room or lounge bar from noon to 2pm and from 6 to 8pm, although some pubs serve meals until late evening.

Fast Food

Australians are hooked on fast food and around 75 per cent of the population eats take-away meals at least once every two weeks, spending over $2 billion per year in the process (or some 10 per cent of their food budget). Fast food outlets have proliferated in Australia and, at the bottom end of the market, can be as bad as or worse than those found in any country. However, fast or snack food isn't (always) synonymous with junk food, as evidenced by the increasing quality and amazing variety of fast food establishments in Australia. Authentic Australian hamburgers are often much better than the mass-produced variety served in chain restaurants. Many places also offer more healthy food such as salads, skinless chicken, etc. Australian fast food includes crepes and pancakes, fish and chips, fried or grilled chicken, hamburgers, hot dogs, pies, sandwiches, sausages, seafood, stuffed potatoes and vegetarian snacks, and a huge variety of ethnic snacks such as bagels, calamari, couscous, dim sum, doner or shish kebab, felafel, filled croissants, focaccia, gyros, kosher food, pitta bread, pizza, samosa, sushi, tabouleh, tacos and tortillas. However, the most popular Australian take-away remains the humble meat pie (see page 434). Meat pies are typically served in cafes, milk bars and from mobile food vans (a common sight in major cities and tourist spots).

Common snack outlets include delicatessens, sandwich shops, and milk bars, which are shops selling meat pies, milkshakes, pasties, rolls, sandwiches, snacks and soft drinks. As in all western countries, American fast food outlets abound, and Hungry Jack's (HJ's, trading as Burger King in other countries), Kentucky Fried Chicken, McDonald's and Pizza Hut can be found throughout the country. A popular budget restaurant chain is Sizzlers, an American-style restaurant serving chicken, fish and steak, and a selection of desserts, pasta dishes and self-serve salads. Take-away barbecued chicken chains include Chicken Treat and Red Rooster.

Some fast food outlets, such as the American-style Fast Eddy's (in Melbourne and Perth), are open 24 hours a day. At most fast food restaurants you should expect to pay from around $5 for a filling meal. **Beware of self-serve and other places where food is kept warm for hours on end, which can lead to food poisoning.**

Cafes

The Australians take after the British and drink a lot of tea and an increasing amount of coffee. Cafe society (and caffeine culture) is all the rage in Australian cities, where there's a huge variety of trendy and elegant cafes, the best of which are invariably Italian. Most cafes serve food, although it's usually of the snack and fast food variety ('all-day breakfast' is common) rather than *à la carte* meals. Few cafes have table service or printed menus and you must usually check the blackboard and order from the counter, where you also pay. Many people finish their meal in a cafe with coffee and a sweet (e.g. ice cream or pastries). Cafes in capital cities are often open until midnight or early morning and don't usually serve alcohol.

Prices

Eating out is inexpensive in Australia, where a good meal can be had from around $10 per head without wine. Expect to pay between $15 and $40 per head (plus wine) for three courses and coffee in a mid-range restaurant, while for top class restaurants the sky's the limit. If you're on a tight budget, some restaurants offer discounts to 'backpackers' (dress appropriately and preferably don't wash for a few days beforehand) and many employers operate canteens open to the public where food is served buffet-style and you can help yourself (not great food, but cheap and filling). Many restaurants offer lunches which are less expensive than the same meals served in the evening. However, you should avoid tourist-trap restaurants in cities and resorts.

There are usually no additions for tax or service, although a surcharge may be levied at weekends and on public holidays to pay extra staff costs. Few people tip (see page 526) in inexpensive restaurants, although many people leave 5 to 10 per cent in mid-range and top class restaurants. In a busy establishment, it's customary to leave the correct money on the table and leave rather than pay the waiter/waitress personally. Most restaurants accept payment by credit card, although you should check in advance at budget restaurants, or you may have an embarrassing experience.

In a restaurant with an alcohol licence, wine usually starts at around $10 per bottle, although some restaurants sell wine at bottle shop (retail) prices. In wine-growing areas, there may be a wine tasting room, where you can choose from wines made on the property.

Opening Times

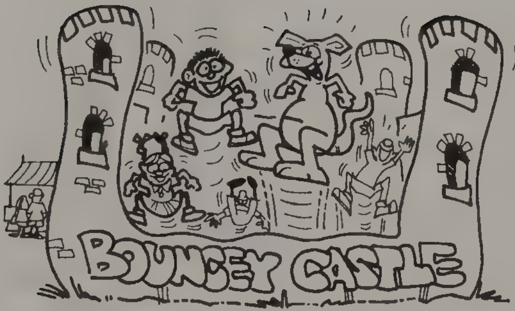
Australians are fairly inflexible about their meal times, and many restaurants have limited hours. For example, dinner (often called tea after the British working class habit) is often served as early as 6 or 7pm and last orders in restaurants may be as early as 9pm (the staff are packing up to go home by around 10pm). In small towns it's usually difficult to find anywhere serving food after 7.30 or 8pm other than a fast food outlet or a fish and chip shop (lunch may also be served for only one hour, e.g. from 12.30 to 1.30pm). However, in the major cities many restaurants stay open late and usually allow diners to circumvent local licensing laws (see page 433). In order to drink legally at a restaurant outside official licensing hours, you must plan to dine, although you can order anything and aren't obliged to eat it (some places may provide a plate of free food to encourage drinkers!). The most common closing day for restaurants is Monday.

Bookings

Most restaurants accept bookings, and some top restaurants have a 'no show' penalty of around $10 per head for those who don't bother to turn up or who cancel at short notice after booking a table, although many restaurants overbook to compensate for no-shows. Some restaurants have dress rules, although smart-casual is usual, even for the most exclusive establishments, and many ban flip-flops and shorts (unless perhaps when worn with shoes and socks – not a common habit in Australia).

Guides

There are many restaurant guides in Australia, including annual *Cheap Eats* guides to budget restaurants in Melbourne and Sydney (each listing over 500 restaurants) and the Lonely Planet *Out to Eat* series, which covers Melbourne and Sydney. There are free magazines in many cities, e.g. the *Adelaide Advertiser*, which feature local restaurants, although these tend to be the more up-market establishments.


BOUNCEY CASTLE

Jim Watson

16.

SPORTS

Australia is a sporting paradise, thanks largely to its generally mild climate. Sport is an integral part of the nation's culture and the favourite topic of conversation (people even call each other 'sport'); to many Aussies it has the status of a religion. It's both a unifying and divisive pastime (competition is fierce between rival teams), although Australians are generally good sports and appreciate plucky opponents (unless they're Poms). Melbourne is the most sports-mad city (Sydney isn't far behind) and is home to Australia's unique brand of football, Australian Rules. Sports centres abound in all towns and cities and offer facilities for a wide range of sports.

Aerobics is Australia's favourite form of exercise among young people, followed by netball (played only by women but having larger participation than any other sport), basketball, swimming, cricket, soccer and Australian Rules football (the top spectator sport in the country). Other popular sports and activities (in no particular order) are cycling, golf, hiking, horse racing, jogging/running, lawn bowls, martial arts, motorsports, squash, tennis and tenpin bowling. Australia is famous for its beach culture (80 per cent of Australians live within around 30km/18mi of the coast), and watersports are very popular. Australians like their sports tough and love endurance tests such as ironman/ironwoman competitions and triathlons (a 1,500m swim followed by a 40km/25mi bike ride and a 10km/6mi run). However, even these aren't tough enough for 'real' men, who have recently come up with the 'eco-challenge race', which consists of 500km/310mi of bushwalking, canoeing, climbing, cycling, horse-riding, kayaking, rafting and trekking in the outback, rainforests and reef in northern Queensland. All in a day's work, sport!

In Australian schools, sports are incorporated into the normal day and aren't extra-curricular activities, as in many other countries. Schools have a wide variety of teams for all sports and participate in inter-school and interstate competitions (Saturdays are the most busy school sports days and parents are called upon to ferry their children around the country to compete). Children come under pressure from coaches, parents and teachers to perform at their highest level, and club scouts scour school sports meetings for talent. Two-thirds of Australian children join a sports club by the age of 11 and almost half the population is registered to participate in sports (over 6 million Australians take part in organised sport each year). Children who fail at sport can be made outcasts by their fellow pupils.

There's no such thing as just taking part or engaging in sport merely for fun in Australia, where (as in America) winning is everything. Only the Americans devote more effort, money and time to sports perfection than Australians, who are consumed by sport (although more often than not it's only as gamblers or spectators). The country has some 15 national leagues involving team sports (remarkable when you consider the vast distances involved). As a nation they excel at numerous sports, including cricket, cycling, golf, hockey, horse riding, lawn bowls, motorsports, netball, rowing, rugby, sailing, squash, surfing, swimming, tennis, triathlon and many others. Australians also compete successfully at the World and Olympic Games for the disabled.

The government and sports bodies promote sport with slogans such as 'sport for all' and 'life be in it'. Sporting talent is nurtured in Australia and given the best possible encouragement through the Australian Institute of Sport (AIS), founded in 1981 in Canberra, and centres of excellence such as the Australian Cricket Academy. There are over 130 national sporting organisations in Australia and thousands of state, regional, city and local club bodies. The government provides financial assistance and coaching for the disabled through the Aussie Able Program. The country received a huge sporting (and economic) boost from hosting the Olympics in the year 2000 in Sydney, where Australian competitors excelled, and Australian spectators will be remembered as among the best and most magnanimous ever. Melbourne is due to host the Commonwealth Games in 2006.

However, despite the popular image of Australians as bronzed, muscular lifesavers and bathing beauties, most Australians are overweight and unfit, and the nearest they ever get to working up a sweat is jumping up and down in joy/anger while hurling abuse at TV sport. Fewer than a third of Australians participate in any form of physical activity (Sydneysiders are the biggest slobs).

Sports fans may be interested in visiting the Australian Gallery of Sport and Olympic Museum in Melbourne (open daily from 9.30am until 4.30pm). Tourism Australia (see **Tourist Information** on page 408) publishes a wealth of fact sheets on every conceivable sport. Sports results can be obtained in Australia by telephone or the internet. Local municipal councils may publish a 'leisure directory' listing local sports centres and clubs. An annual *Sport Yearbook* (Gemkit Publishing) is available for those seeking an introduction to Australian sport. The federal government also runs a comprehensive website on sport (💻 www.ausport.gov.au).

AERIAL SPORTS

Most aerial sports have a wide following in Australia (which has an awful lot of airspace), particularly gliding, hang-gliding, hot-air ballooning, microlighting and paragliding. The main things most aerial sports enthusiasts have in common are madness and money, both of which are essential in liberal doses in order to fulfil man's ultimate ambition. **Before taking up any aerial sport, you should ensure that you have adequate health and accident insurance, sufficient life assurance and your affairs are in order.** Most aerial sports or private aviation are specifically excluded from many insurance policies, including, for example, health insurance and mortgage life assurance policies.

Hang-gliding

Hang-gliding has become increasingly popular in Australia in the last decade, and there are hang-gliding schools in many areas. Tuition costs round $80 for half an hour to fly in tandem with an instructor; a full course to obtain a pilot's licence, which are issued by the Hang Gliding Federation of Australia, ☎ 02-6559 2713, 💻 www.hgfa.asn.au, costs around $1,500 and can be undertaken in ten days.

Paragliding

Paragliding is the cheapest and easiest way to fly, and entails 'simply' jumping off a steep mountain slope with a special parachute or being tow-launched by a vehicle or a boat (parasailing - see page 467). When you've gained enough height, you release the tow and float off on your own (or come crashing back to earth). Although generally safer than hang-gliding, paragliding is dangerous and often lethal. Paragliders must complete an approved course of instruction, after which (if you survive) you receive a licence which allows you to purchase a paraglider and fly when supervised by an experienced pilot.

Hot-air Ballooning

Hot-air ballooning has a small but dedicated band of followers in Australia, although participation is generally limited to the wealthy on account of the high cost of balloons (lawyers and politicians usually get a reduction for supplying their own hot air). A flight in a balloon costs from around $130 ($60 for children) and is a spectacular way to see some of Australia's most stunning landscapes (e.g. Ayers Rock, where balloon operators offer 30- or 60-minute sunrise flights – including 'champagne' breakfast). Alice Springs is the country's ballooning centre.

Flying, Gliding & Parachuting

Aircraft and gliders (sailplanes) can be hired with an instructor or without (provided you have a pilot's licence) from many small airfields in Australia. There are many gliding clubs in Australia, and parachuting and free-fall parachuting (sky-diving) flights can be made from most private airfields. Schools offer tandem jumps for beginners (where you're strapped to an instructor), and a day's course costs around $425.

Microlighting

The latest craze to have taken off (literally) in Australia is the microlight (or ultralight), a low-flying go cart consisting of a motorised tricycle suspended from a hang-glider. Microlights are designed to carry a maximum of two people and can be stored in a garage. It's one of the cheapest and most enjoyable ways of experiencing real flying, although you require a private pilot's licence. Flying lessons are cheaper in Australia than in most European countries and similar to North America. You can take a 'tourist' flight in a small aeroplane from most airfields, and seaplane flights are also offered in some areas, e.g. Sydney harbour.

AUSTRALIAN RULES FOOTBALL

Australian rules football (called 'Aussie rules' and simply 'footy', although the latter term is also commonly used for rugby and, among expatriates, soccer!) is

Australia's leading ball game and considered by most people to be Australia's national sport. However, fans and players of other football codes (and cricket) often disagree and disparagingly refer to Aussie rules as aerial ballet or aerial ping-pong. Its rules were invented in 1858 and are unique, although it was based on Gaelic football (played in Ireland). Aussie rules is an athletic, exciting, fast, skilful game, in which the score can change quickly and the outcome may hinge on the last kick. It's a gruelling, macho game and players are very fit and tough, most spurning any sort of protection (although some players do wear mouthguards, protective head gear and gloves to give them a better grip). They also wear tight shorts and sleeveless shirts to show off their muscles – not surprisingly, it's popular with women, who make up around half the spectators.

Aussie rules is played by teams of 18 players on an oval field (around three times the size of a soccer pitch) with an oval ball. The ball can be carried and bounced (every 15 paces), caught, hit with the hand or kicked. If players don't bounce the ball regularly, they're deemed to have 'run too far'. When a player catches a ball on the volley (before it touches the ground) he's said to have made a 'mark', for which he's allowed to stop and take a free kick. Players cannot be sent off during a game and consequently there are often scraps on the field (the game is sometimes called 'an excuse for a punch-up' or an 'organised brawl'). However, disciplinary tribunals are held the following week if a player is deemed to have committed a breach of the rules such as eye-gouging, kicking or tripping. Three players can be changed at any time (from the 'interchange bench') and players can come back into the game after being exchanged (as in ice hockey). A match lasts for four quarters of 20 minutes each, but can extend to around three hours when breaks between quarters and stoppages for disputes, injuries and punch-ups are included (plus 'time on', i.e. time added by the umpire).

The goal consists of four tall, evenly-spaced posts, the outer pair of which are slightly shorter than the inner pair. Six points are awarded for kicking the ball between the two central posts (a 'goal') and one point for kicking it through the outer posts (a 'behind'). The goal umpire (dressed in a white coat) waves the index fingers on each hand followed by two white flags to signify a goal and one finger and one flag when a behind is scored. A typical point score for each team is between 70 and 120 points. The score (goals and behinds) is shown in newspapers for each quarter with the final points total shown in brackets as follows:

Collingwood	4.5	6.7	7.9	10.12	(72)
Essendon	3.6	5.9	8.11	11.14	(80)

Here, Collingwood scored four goals and five behinds in the first quarter and by the end of the match had scored ten goals and 12 behinds (drawn games are rare).

The national professional league is the Australian Football League (AFL) comprising 16 teams. Melbourne is the centre of Aussie rules and provides ten of the 16 teams in the AFL, the others coming from Adelaide, Brisbane, Fremantle, Perth, Port Adelaide and Sydney. Aussie rules is the number one sport in five states: Northern Territory, South Australia, Tasmania, Victoria (where it's a religion) and Western Australia. The Sydney Swans were transplanted to Sydney from Melbourne (they were originally named South Melbourne) in the early '80s in a first move to create a national competition. Matches are played on Friday evenings and Saturday and Sunday afternoons throughout the winter and attract millions of spectators every season. Crowds in Melbourne regularly top 30,000 at major games and 80,000 or more attend finals. Crowds are noisy but peaceful and there's rarely any trouble. Matches are televised and shown on national TV and in a number of other countries. The Grand Final is played in September or October at the Melbourne Cricket Ground before 100,000 fans. It rivals the FA Cup Final in England or the American Super Bowl for atmosphere and passion.

Local, regional and state teams are listed in the phone book. An excellent book on the history of Australian rules is *100 Years of Australian Rules Football* by Ross John.

CLIMBING & CAVING

Those who find walking a bit tame might like to try abseiling, caving, mountaineering, pot-holing (subterranean mountaineering) or rock-climbing. Australia doesn't offer much in the way of mountaineering (Mount Kosciusko in the Snowy Mountains, NSW is the highest point, at 2,228m/7,307ft), although it has some of the best and most varied rock climbing in the world. Caving is particularly popular in Tasmania, which has some of the most spectacular caves in Australia. Some caves are open only to experienced cavers, including the Croesus caves, the Exit Cave and the Kubla Khan caves (permits are necessary to enter most caves, many of which are kept locked). There are caving (speleological) clubs and societies in all major cities.

If you're an inexperienced climber, you're recommended to join a climbing club before heading for the hills (an eight-hour beginner's course costs around $225). Contact the Australian School of Mountaineering, 166b Katoomba Street, Katoomba, NSW 2780 (☎ 02-4782 2014, 🖳 www.asmguides.com) for information. There are abseiling and climbing schools in all the major cities, many with indoor training apparatus (e.g. a climbing wall) for aspiring mountaineers. Ask about local clubs at climbing equipment stores.

A number of cavers, climbers and pot-holers are killed each year in Australia, many of whom are inexperienced and reckless. Many more owe their lives to rescuers who risk their own lives to save them. **It's extremely foolish, not to mention highly dangerous, to venture into the hills (or holes) without the appropriate equipment and supplies, an experienced guide, proper preparation, excellent physical condition and sufficient training.**

CRICKET

There are some 500,000 registered cricket players in Australia, where there are leagues at all levels from tots to oldies, for men and women, indoors and outdoors. Cricket, like footy, dominates its season (from October until March) and attracts big TV audiences. Half of all Australians watch cricket on TV and around 20 per cent go to matches, where tickets for top class games cost $30 for a one-day match and up to $120 for a five-day test match. State cricket is played to a high standard (higher than the English county game), although it isn't a fully professional sport. The main national competition is the interstate Sheffield Shield, in which matches are played over three or four days, and there's also high-quality district cricket.

Australian cricketing legends include Richie Benaud, Allan Border, Don Bradman (one of the greatest batsmen ever), the Chappell brothers (Trevor, Greg and Ian), Dennis Lillee, Ray Lindwall, Keith Miller and Jeff Thompson, as well as the present day crop of (potential) legends, including Justin Langer, Brett Lee, Ricky Ponting and Shane Warne.

Each year the Australian cricket team is usually engaged in one or two minor series of international matches (consisting of three 'test' matches) or a major series (five or six tests). One-day internationals (sometimes day-night, played under floodlights with players wearing brightly-coloured 'pyjamas') are also played. Test matches in Australia are played in Adelaide (at the Adelaide Oval), Brisbane (the 'Gabba'), Melbourne (the Melbourne Cricket Ground/MCG – the world's largest cricket stadium), Perth (the Western Australian Cricket Association or WACA cricket ground) and Sydney (the Sydney Cricket Ground).

The Australian cricket team also takes part in overseas tours during the Australian winter, when they play a series of test matches. The old enemy in cricketing terms is the Poms (English), with whom Australia competes every few years for the Ashes (of the stumps which were ritually incinerated when the Australian upstarts first beat England in 1882). Thrashing the Poms and winning, or more likely keeping, the Ashes (which Australians think are the remains of the English game!) is sporting heaven to most Australians. However, some Australians have questioned whether it's worthwhile playing England in recent years, during which England have hardly been able to muster any sort of opposition. Even the apprentices in the Australian Cricket Academy can beat England these days and test matches are often no contests.

A one-day, knockout World Cup competition also takes place every few years. Australia is the most successful country at international test cricket, although they haven't been so successful at limited-over, one-day matches in the World Cup. Australia is also a top nation in women's cricket and they won the women's World Cup in India in 1997, were runners-up in 2000 and won again in April 2005.

CYCLING

Most people in Australia buy bicycles for getting around town rather than cycling purely for pleasure, exercise or sport (e.g. touring or racing). However, competitive cycling is also popular in Australia and includes bicycle moto-cross, bicycle polo, cross-country racing, cycle speedway, road and track racing, time-trial and touring. Australia has had considerable success in international cycle racing in recent years, particularly track racing at the Olympics and world championships, and is fast becoming a major force in road racing (e.g. the Tour de France).

Cycling is an excellent way to get around most Australian cities, due to their relatively small size. Most cities, except Sydney, have an extensive network of cycle paths and tracks (cycleways): Melbourne's cover 500km (310mi). Cyclists in Canberra and Perth can legally ride on footpaths, and pedestrians can use cycle paths. There are children's off-road bicycle circuits in many cities and towns. In most cities, bicycles can be transported on suburban trains free of charge or for a small fee during off-peak times; during peak periods (e.g. 6 to 9am and 3 to 6pm on weekdays) it may not be permitted or a permit may be required. When transporting a bicycle on a plane or bus, you must usually dismantle and box it. **If you're cycling in Australia's cities, you should note that fresh air is in short supply and you would be wise to wear a face mask to insulate yourself from traffic pollution (although, according to medical experts, they offer little or no protection against carbon monoxide).**

The climate and topography (in most regions) of Australia lends itself to cycling, which is a good way to explore coastal areas. You can ride a long way in some regions without encountering any hills, although if you're looking for hills you're also well catered for. Long-distance bicycle riding or touring in Australia is a serious pursuit, although you must **never** go on a long trip in remote areas without being fully equipped and carrying sufficient water (always check local water sources when travelling in remote areas). A hat and a plentiful supply of sunscreen are necessary in hot weather. When touring, you also need to be wary of bad weather, broken bridges, crazy drivers, poor roads (many country roads can deteriorate into gravel or rutted mud) and rabid dogs. You need a mountain bike if you want to get off the beaten track, where the terrain can be very demanding (on both riders and bikes). In national parks, cycling isn't permitted other than on sealed roads. Many companies arrange organised tours throughout Australia inclusive of accommodation, bicycles (although you can use your own), meals and a support vehicle.

A wide range of bicycles is available to suit all pockets and needs, ranging from a basic 'town' bicycle costing a few hundred dollars to a professional racing cycle costing many thousands. In between these extremes are bicycles with folding frames, BMX bikes, mountain bikes, shopping bicycles, tandems, touring bicycles and tricycles. A new fifteen-speed touring or mountain bike costs from around $300 (you can pay up to $10,000!), a good second-hand one from around $150 (try the weekly *Trading Post* in Sydney). If you're a visitor and need a bicycle for touring, it's cheaper to buy a second-hand bicycle and sell it when you no longer need it (some cycle shops buy back second-hand bicycles at a guaranteed price). Bicycle theft is common in Australia, so it's sensible to insure your bicycle if possible and buy a good lock. Most travel insurance companies offer policies for bicycles.

Bicycles can be rented in all cities and large towns, and may include folding bicycles, tandems and tricycles. Ask at the local tourist office for information. Touring and mountain bikes can be rented from around $25 per day, $50 for a weekend and around $85 per week (add $10 to these rates in Sydney). They can sometimes also be rented by the hour from around $5 (there may be lower rates for children). Usually a deposit is required or you must leave your passport or a credit card as security. Many hostels provide free bicycles for guests, although you should ensure that a rented or loan bicycle is insured against theft or damage.

It's important not to underestimate the dangers of cycling (particularly for children) in Australia, as many cyclists are killed or injured each year. Australian motorists don't respect cyclists much, particularly in country areas. Main roads are particularly dangerous. Cycling in most cities is fairly safe, particularly where there are off-road cycle tracks and paths (Sydney is the main exception, where cyclists take their life in their hands).

Cycling helmets are compulsory in all states and territories, and you can be fined on-the-spot (e.g. $25 to $50) for not wearing one. Reflective clothing and bright (preferably flashing) lights at night may help to prevent an accident. If you have a child with a bicycle, it's important to impress upon him the need to take care and not take unnecessary risks, e.g. always observe traffic signals and signal clearly before making any manoeuvres. **Young children shouldn't be allowed to cycle on roads in towns and cities, as it's simply too dangerous.**

Many books are published for cyclists in Australia, including *Cycling Australia: Bicycle Touring Throughout the Sunny Continent* by Ian Duckworth (Van der Plas Publishing), *Cycling Around Sydney, Seeing Sydney by Bicycle, Discovering Melbourne's Bike Paths* and a series of *Cycling The Bush* (Hill of Content) books by Sven Klinge, which cover a number of states, plus *Cycling The Bush – The Best Rides in Australia*. Free brochures such as *Canberra Cycleways* are also available from tourist offices. Local cycling guides and maps are published by councils and conservation and cycling groups in many areas; many of these organisations also publish safety booklets and brochures for children. Cycling maps are available in the major cities from bookshops and local cycling clubs and organisations (the best are the government series of 1:250,000 scale).

If you're interested in joining a cycling club, your library should have information about local clubs, or you can contact Cycling Australia (☎ 02-9644 3002, 💻 www.cycling.org.au). There are bicycling organisations in all states, such as Bicycle New South Wales Inc, PO Box 272, Sydney, NSW 2001 (☎ 02-9281 4099, 💻 www.bicyclensw.org.au) and Bicycle Victoria, Level 10, 446 Collins Street, Melbourne, VIC 3051 (☎ 03-8636 8888, 💻 www.bv.com.au).

FISHING

Fishing (or angling) is one of the biggest participant sports in the country. There's good fishing in Australian waters, both inland and offshore, where the main attraction is game fishing (see below). Tasmania's coastal waters are also rich fishing grounds (fishing is permitted all year), where bream, salmon and whiting can all be caught from the shore. Northern Australia is famed for its barramundi ('barra') fishing, found both offshore and inland. Fishing trips are organised from around $275 per day, usually between March and October, including accommodation, all meals, bait, boat rental, equipment, guides and tackle. In Northern Territory there are limits on catches of barramundi and mud crabs (contact the local fisheries management service for information).

You should be wary of eating fish caught in inland waters, as many are polluted, despite $millions spent on cleaning them up (many rivers are used as waste disposal 'pipes' by industry).

Over-fishing of certain species is also an increasing problem for Australia's fishing industry. There are bag and size limits in most areas for certain species of fish. For example, Victoria limits trout catches to ten a day.

A licence may be required when fishing in inland waters. In Western Australia, for example, fishing licences cost $21 for freshwater angling, $21 for marron, $26 for net fishing, $31 for rock lobster, $36 for abalone or $72 for all of these. Licences are available from the Fisheries Department. In Tasmania, which has Australia's best fresh-water fishing, including superb trout (introduced in 1864 from England), licences cost $55.85 for the season, $44.85 for 14 days, $28.50 for three days and $17.10 for one day, and are available from post offices, sports stores and state travel and information centres. Some species, such as clams, dugongs (sea cows), triton shells and turtles, are protected and may not be hunted in Australian waters.

The fishing season in most inland waters is from the Saturday nearest to 1st August until the Sunday closest to 30th April. However, there's a shorter season in many areas and in some waters (a *Fishing Code* brochure is available detailing the seasons).

Game Fishing

The main Australian game fishing industry is based in Townsville (Queensland), where game includes black and blue marlin (the prize catch), sailfish, saltfish, Spanish mackerel, tuna and wahoo. The Coral Sea off Cairns is one of the few places in the world where large black marlin are found. Other popular prey include brown trout, eel, English redfin, native blackfish and perch (off the west coast of Tasmania), Australian salmon, crayfish, giant crab, mulloway, shark, trevally and whiting (off South Australia) and bream, crayfish, herring, mulloway, salmon, samson fish, sea pike, Spanish mackerel, tailor and trevally (off the southern coast of Western Australia).

Black and blue marlin are protected by law and **must** be returned to the sea whether dead or alive (often after being tagged) or you risk a fine of up to around $12,500! The main season is from June to November.

Good game fishing is to be had in the waters off Broome (WA), where game includes bronze whale shark, kingfish, hammerhead shark, mackerel, yellowfin tuna, yellowtail and wahoo. There's also good game fishing off NSW (black marlin, marlin, mulloway and tailor fish), Victoria and Tasmania (Australian salmon, bluefin tuna and mulloway), South Australia (tuna), Perth (blue marlin) and Darwin (barracuda, barramundi, queenfish and Spanish mackerel). Fishing on the Great Barrier Reef is particularly popular, and fishing boats depart regularly from Cairns and Townsville for trips lasting 8 to 15 hours.

Game fishing competitions are regularly staged – one of the major events is the Gove Game Classic (NT), which attracts fishermen from all over the world. A game fishing boat for eight can be rented for from around $1,000 per day, although marlin fishing can cost over $1,500 per day for four to six passengers. Bottom fishing boats (for those who like to catch bottom-dwelling fish), carrying up to 30 passengers, are also available for hire.

FOOTBALL

Association football (which the Aussies call soccer) is a minor sport in Australia, where it's played mostly by immigrants (some footy fans insultingly refer to it as 'wogball'). The professional National Soccer League (NSL) or A-League is played in the summer and attracts a relatively small following (most fans prefer overseas football), although it's gaining in popularity thanks to the success of the national team (see below). Many top Australian players now play professional football overseas, notably in the English Premiership, including Harry Kewell (Leeds United and Liverpool) and Mark Viduka (Leeds United and Middlesbrough). The majority of clubs in the NSL are dominated by Croatians, Dutch, Greeks, Italians, Macedonians, Maltese, Slavs and assorted other 'foreigners' (who represent the ethnic origins of the local populace). The standard is on a par with top amateur teams in England and other European countries. Some Australian clubs have links with foreign clubs to develop young players (European professional clubs are looking to Australia to pick up cheap players, now that they've become so expensive in Europe).

The national team (called the 'Qantas Socceroos') has improved beyond all recognition in recent years, as its victory over England in 2003 demonstrated. It's hoping to qualify for the 2006 World Cup in Germany, having only once before appeared in the elite competition, in 1974 (also held in Germany, which is being touted as a lucky venue for the Australian team). The 'Joeys' (under 17s) reached the final of the FIFA World Youth Cup in 1999. Australian soccer looks set for a bright future as major sponsorship has been found and some $21 million is being invested in the game over the coming years. For true fans, all the latest information can be found on the website of Football Federation Australia (💻 www.footballaustralia.com.au).

GOLF

Golf was introduced in Australia in the 1820s and today there are over 1,400 clubs and around a million golfers, making it one of the most popular participant sports in the country. Melbourne has more than 100 golf courses (it claims to have more than any other city in the world) and Sydney has nearly as many. There are many beautiful and spectacularly sited courses throughout the country, many of which are open to the public, although most of the best courses are private. Most private courses allow non-members to play, although you may need to be invited by a member. Many private golf clubs are part of a larger country club or hotel sports complex, where facilities may include a bar, luxury hotel, restaurant, squash and tennis courts, swimming pool and other facilities. Golf isn't an expensive sport in Australia, where a round usually costs $12 to $30. Golf clubs can be hired for around $22.

Many golf clubs have nets and covered driving ranges, and most also have professionals to give you lessons. Separate driving ranges are also available in most areas and have all-weather, floodlit bays, and practice bunkers and greens. Crazy golf, miniature golf, pitch and putt, and putting greens (e.g. in public parks) are provided in most areas for those who set their sights a little lower than winning the Australian Open.

Australia has produced many top male golfers, including Robert Allenby, Stuart Appleby, Greg Chalmers, Darren Cole, David Graham, Brad King, Greg Norman, Peter O'Malley, Craig Parry, Peter Senior and Robert Stephens. Top Australian female golfers include Karen Lunn and Karrie Webb (who was world number one in 1997 and was ranked seventh in early 2005). When not playing on the European or American circuits, Australia's top professionals play the ANZ PGA Tour of Australasia Order of Merit. The premier event is the Australian Open, staged in November at the Metropolitan Golf Club in Melbourne.

GYMNASIUMS & HEALTH CLUBS

There are gymnasiums and health and fitness clubs in all cities and large towns in Australia, including multi-purpose fitness centres with aerobics, fitness machines and swimming pools. Many private health and fitness clubs organise aerobics and keep-fit classes, and may have a Jacuzzi, massage parlour, sauna, solarium and steam bath. Many top class hotels have health clubs and swimming pools, which are usually open to the public, although access to facilities may be restricted to guests at certain times.

A good gymnasium or health club ensures that all members undergo a physical assessment, including a blood pressure test, fat distribution measurements and heart rate checks. All clubs should provide a free trial and produce a personal training programme. Some gyms in major cities (e.g. Sydney) are open 24 hours a day from Mondays to Fridays.

The cost of membership varies considerably according to the city or area, the facilities provided and the local competition. Note that there has been a spate of closures in recent years, which have left annual members out of pocket. This has led to a new law prohibiting gyms from offering annual membership specials that are much cheaper than a monthly payment scheme. Beware of fly-by-night outfits and choose a reputable, long-established club. Many gymnasiums can be used by non-members on payment of an admission fee, where a day ticket usually costs around $30 (monthly membership is also usually available). Some clubs offer reduced rates for couples and family membership.

HIKING

Australians tend to call hiking 'bushwalking', even when it's done far from the outback. Real bushwalking generally refers to long-distance, serious walking in the outback, ranging from a day trip to a number of weeks – see below. Australia has a wealth of beautiful, unspoiled hiking country in every state and territory. One of the major trails is the 5,000km (3,000mi) National Trail from Cooktown (north of Cairns) to Melbourne, following the old bush tracks, fire trails and stock routes. Around Sydney, there's the Blue Mountains, Snowy Mountains, Ku-ring-gai Chase National Park and the Royal National Park. A 250km (150mi) walk links Sydney with the Hunter Valley, and in the west of the state the Hume and Hovell Track runs through high country between Albury and Yass. The Snowy Mountains (part of the celebrated Kosciusko National Park in NSW and Victoria) are a Mecca for bushwalkers, and Thredbo is a popular summer hiking resort, with a chair-lift that takes you to the top of Mount Crackenback. One of NSW's most famous parks is the Warrumbungle National Park in the north of the state.

Victoria has some of the country's most spectacular and diverse walking country, including the Australian Alps Walking Track stretching for 655km (405mi) from Walhalla (145km/90mi east of Melbourne near Mount Baw Baw) to the Brindabella Ranges on the outskirts of Canberra. Other top walking areas in Victoria include the Coastal Walking Track, the Grampians National Park, the Great Dividing Range, Lederderg Gorge, the Little Desert National Park, Mount Bogong, the Snowy River National Park (where the film *The Man From Snowy River* was shot) and Wilsons Promontory National Park.

In South Australia, there's the Flinders Ranges and Mount Lofty, taking in the 1,500km (930mi) Heysen Trail which crosses the state from Cape Jervis to Parachilna Gorge (in the Flinders Ranges).

In Western Australia, there's Porongurup National Park and the Stirling Range (both north of Albany), and the Kalbarri, Karijini and Purnululu national parks. The 640km (400mi) Bibbulman Track runs between Perth and Walpole.

There are also many excellent bushwalking possibilities in Queensland, including Bellenden Ker south of Cairns, Cooloola north of the Sunshine Coast, Lamington in the southern Border Ranges and Main Range in the Great Divide, plus coastal islands such as Fraser and Hinchinbrook.

Northern Territory provides a wealth of walking areas, including Gregory National Park, Kakadu National Park, the Larapinta Trail in the Western MacDonnell Ranges (near Alice Springs), Trephina Gorge Nature Park in the Eastern MacDonnells and Watarrka (Kings Canyon).

Tasmania has some of the best bushwalking in Australia, including the famous Overland Track from Cradle Mountain to Lake St. Clair (85km/53mi). A seventh of Tasmania is occupied by national parks, although they're under constant threat from mining and logging interests.

There are marked trails in most national parks and state forests, although some offer tough walking and are only for the seriously fit, and there's generally a lack of marked long-distance trails. You require a national park permit to enter certain parks and reserves; these cost around $10 per day for a vehicle or $50 to $60 per year. Day/night permits are also available in some areas for campers. Tracks are usually marked by coloured triangles on posts, trees, etc. Before setting out on a walk in a national park, you should sign on in the ranger's log book and sign off when you return, so that searches are initiated if you get lost.

When on a long walk, it's wise to let someone know your plans and when you expect to return. Some trails are closed in the summer because of fire risks.

It's important to be properly prepared and equipped when going on a long walk and staying out overnight. Self-sufficiency is important, as you cannot expect to find a corner shop, hotel or restaurant over every hill or around every bend. The outback doesn't suffer fools gladly and must be treated with respect, as must its flora and fauna. This means making adequate preparation (including fitness) and taking ample supplies of clothing, food, maps, sun protection, water and other essentials (such as an expert guide if you're inexperienced). Many shops sell or rent out bush clothing and equipment, and some hostels rent out equipment.

Orienteering is popular in Australia and is a combination of hiking and a treasure hunt, or competitive navigation on foot. It isn't necessary to be super fit and the only equipment that's required (in addition to suitable walking attire) is a good map and a compass.

There are bushwalking associations in all states and territories, such as The Confederation of Bushwalking Clubs NSW Incorporated, PO Box 2090, Sydney 1043 (☎ 02-9294 6797, 🖳 www.bushwalking.org.au). There are orienteering clubs in many areas and bushwalking clubs in most towns and regions. In many towns and country areas, guided walks are conducted throughout the year, ranging from sightseeing tours of towns to walks around local beauty spots, for which there may be a small fee. Walks are usually graded, e.g. easy, moderate or strenuous, and dogs can usually be taken unless otherwise stated. Many municipal councils provide local walking guides and there are short guided walks in the major cities. Ask for information at tourist information centres or local libraries.

A wealth of bushwalking books is published in Australia, including *Bushwalking in Australia* by John Chapman (Lonely Planet), *Sydney and Beyond* by Andrew Mevissen, and a series of bushwalking books by Tyrone T. Thomas detailing walks in most states and popular walking areas, including the *20 Best Walks in Australia* (Hill of Content). Bushwalkers may also be interested in the Australian magazines, *Outdoor Australia* and *Wild*.

RACKET SPORTS

There are excellent facilities in Australia for most racket sports, including badminton, racketball, squash and tennis. Some racket clubs cater for both squash and tennis, a few also for badminton. Most private clubs have a resident or visiting coach, providing both individual and group lessons, and many sports clubs and resort hotels hold residential coaching courses and holidays throughout the year. To find the racket clubs in your local area look in the yellow pages, enquire at your local library or contact the appropriate national association.

Tennis

Tennis is the most popular racket sport in Australia and is played outdoors year round in most states. Public (council-owned) courts and those owned by local associations can be hired for around $10 to $15 per hour, although it can be difficult to book a court at popular times. Many hotels have tennis courts, and university courts can be hired during holiday periods for a token fee, e.g. from $3 an hour. Many companies and schools have their own courts. There are many private tennis clubs, although membership fees can be high and some have long waiting lists. Indoor courts are rare in Australia, where outdoor courts can be used year round in most regions. Most courts in Australia are hard courts and there are few grass courts left (even the Australia Open is no longer played on grass).

Although it's no longer the world-beater it once was, Australia remains a leading tennis nation and has a proud record in major competitions, particularly the Davis Cup (the world's premier team tennis competition), which Australia won in 1999 and 2003. Australians won the Wimbledon men's singles title 15 times between 1952 and 1987, and again in 2002, and the women's singles title five times between 1963 and 1980. Famous past players include Pat Cash, Margaret Court, Evonne Goolagong/Cawley, Lew Hoad, Rod Laver, John Newcombe, Tony Roache, Ken Rosewall and Frank Sedgeman. Today's top Australian male players include Scott Draper, Lleyton Hewitt, Mark Philippoussis, Sandon Stolle and Jason Stoltenberg.

The Australian Open Tennis Championships are held in Melbourne at the National Tennis Centre at Flinders Park, where the main court is unique in that it has a roof which can be closed when it rains or during extreme heat (above 40°C/104°F). It's staged over two weeks in January and is the first of the world's four 'grand slam' tournaments (with Wimbledon, Roland Garros and the US Open). Anyone can play at the National Tennis Centre (except when the Australian Open is being held) for around $28 per hour indoors and around $20 outdoors. Tours are also available. Information is available from 💻 www.tennisaustralia.com.au.

Squash & Racketball

Squash is a popular racket sport in Australia and there's an abundance of courts in the major cities and towns. The cost of hiring a court is around $15 per hour, and most clubs have club evenings when members can play for a few dollars. Rackets and balls can be hired. The club standard is among the highest in the world, and competitions are staged at all levels from club and state competitions to the Australian Open.

Australia is one of the world's top squash nations and current top players include David Palmer (2002 World Champion), Anthony Ricketts, Joseph Kneipp and the Grinham sisters, Rachael (current World No.1) and Natalie (No.5). Past champions include the legendary Sarah Fitz-Gerald and Geoff Hunt, the Martin siblings, Rod, Brett and Michelle, and Heather McKay, the last being unbeaten for an incredible 16 years. However, in the last few years squash has declined in popularity and the number of players has dropped by around 10 per cent. In some cities (e.g. Sydney), clubs have been closing in increasing numbers in recent years as the cost of maintaining or opening a club increases and property values rise (many former clubs have been redeveloped as apartments, office blocks and shops).

For information about playing squash in Australia contact Squash Australia, Sports House, Office 9, Level 1, Cnr Castlemaine & Caxton Sts, Milton QLD 4064 (☎ 07-3367 3200, 💻 www.squash.org.au).

Racketball (a variant of squash played on the same court but with slightly different rules, using shorter rackets and a larger, bouncier ball) is played in Australia, and rackets and balls can be hired at some squash clubs.

Badminton & Table Tennis

Badminton is a popular sport in Australia, particularly among migrants from countries such as China, Indonesia, Malaysia and Singapore, although it lags behind tennis and squash. Most badminton facilities are provided by public sports centres; private clubs are rare. Table tennis is also quite popular and is played both as a serious competitive sport and as a pastime in social and youth clubs. If you want to play seriously, there are clubs in most areas. Costs vary, although it's an inexpensive sport with little equipment necessary.

RUGBY FOOTBALL

There are two separate codes of rugby football (called 'footy') in Australia: rugby league and rugby union. The main differences between the codes are that rugby union has teams of 15 players and rugby league 13, and that in rugby league play stops every time a player is tackled, whereas in union play is continuous unless there's an infringement of the rules (which is frequently). Both codes are played internationally, although union is played by more countries. Rugby is the main football game in Canberra, New South Wales (NSW) and Queensland, where rugby league is the more popular code.

Rugby League

Australia is the world's leading rugby league nation (the Winfield Cup is the world's premier rugby league competition), usually easily beating the main opposition (England). The national rugby league team is known as the Kangaroos.

There has been a battle for control of Australian rugby league in recent years between the National Rugby League (NRL) and the upstart Super League (established by Rupert Murdoch in 1995 to boost the audience for his Foxtel cable TV network), with a combined total of 14 teams. There has been a series of court battles over the reinstatement of teams such as the Sydney Souths, who were dropped from the NRL because of falling crowds and poor results. TV ratings have become of paramount importance and, if a team doesn't get the ratings, it's in danger of being dropped from its league. Matches are played on most Friday and Saturday evenings and Sunday afternoons between April and September.

League is popular, although attendances are much lower than for NFL (Aussie rules) games. Its popularity has fallen sharply in recent years as a result of the controversy between the two leagues and continual scandals on and off the pitch. The State-of-Origin series between the Australian states in May/June is the premier interstate competition, although it's poorly supported by the public.

Most rugby league teams are based in Sydney (12 of the top 14) with others in Canberra, the Gold Coast of Queensland and Melbourne. Teams from New Zealand also compete in the Australian league. Sydney is the only major city in the world where rugby is more popular than soccer (it's estimated that some 80 per cent of the world's best league players live within 30km/18mi of central Sydney). Local, regional and state teams are listed in the phone book.

Rugby Union

Rugby union was once a strictly amateur code in Australia but is now fully professional at the top level. It's most popular in the ACT, NSW, Queensland and Western Australia. The national team (called the Wallabies) were world champions in 1991 and 1999, and play around six internationals a year. The major competition is called the Rugby Super 12s, with Australian state teams competing with teams from New Zealand and South Africa. (The name changes to the Super 14s from the 2006 season, with the addition of two more teams.) A few times a year, the ACT Brumbies, the NSW Waratahs and Queensland Reds state teams play each other in a 'state of the union' series. Local, regional and state teams are listed in the phone book.

SKIING

Skiing in Australia dates back to the 1860s and is a popular sport, despite the fact that there's only one proper skiing area: the Australian Alps, straddling the NSW/Victoria border (see below). There are also some small snowfields in Tasmania, which has two minor resorts: Ben Lomond (60km/37mi from Launceston) and Mount Mawson (in Mount Field National Park). These are less developed and even less challenging than the major resorts in NSW and Victoria. However, they're also much cheaper, e.g. a day pass at Mount Field and at Ben Lomond costs just $10.

A lot of money has been spent on improving the infrastructure in recent years, and the facilities and lifts at the larger resorts now compare favourably with the best that Europe and North America have to offer. Australia has unreliable snowfall and in some years there's barely enough natural snow to cover even the highest slopes, and conditions can be hazardous for all but expert skiers. Many Australians ski in New Zealand which has a more reliable snow record and many more resorts.

However, in the last decade snow cannons have been installed in most resorts, which can now guarantee at least some snow for part of the season (a lack of snow is no handicap to most Aussie skiers, as their main activity is getting drunk). There are artificial snow slopes at Corin Forest Alpine Recreation Area 30 minutes from Canberra, where wheeled bobsleds achieve speeds of up to 80kph (50mph) on a stainless steel slide. Australian resorts have a good safety record, although 18 people were killed in 1997 when a landslide swept away two ski lodges in Thredbo. Although most Aussies cannot ski for toffee, Zali Steggall won a bronze medal (in the slalom) at the 1998 winter Olympics in Nagano, Japan.

The ski season traditionally begins in early June (sometimes in May if there's good early snow) on the Queen's birthday weekend holiday and continues until around October. However, even in a good year there's usually adequate snow cover only in July, August and early September. Ski runs cater for all standards, from beginners to experts, although most long runs are relatively easy, while the more difficult runs are short. Snowboarding is increasingly popular in Australia (the major resorts have purpose-built runs and 'bowls') and equipment can be hired and lessons are available. The conditions are usually excellent for cross-country skiing (also called Nordic or 'langlauf' in Australia) and telemark skiing. The major resorts have ski schools and child-care centres. Ski lessons, including lift tickets cost around $75 per day (less for five or seven days) and the hire of boots and skis around $40 per day. (Costs are relatively high because of the short season). Major resorts have a reasonable choice of *après ski* entertainment and a selection of mountain restaurants, although there's little nightlife compared with most European and North American resorts.

It's possible to travel to the Snowy Mountains (in the Australian Alps) from Sydney or Melbourne for a day's skiing, although it's more practical to ski for at least a weekend or a few days. You can fly to Cooma, from where it's a short trip by road to most resorts. If you drive, snow chains are compulsory (they can be hired) and there are heavy fines for motorists without them, even if there's no snow! Most resorts have a wide choice of accommodation, including hostel dormitories, luxury hotels and self-catering chalets and lodges, many of which are close to ski lifts and runs. The cheapest way to enjoy skiing is to rent a resort lodge or apartment with friends and bring most of your food and drink with you, as prices are high in resorts. Accommodation at a lodge in Thredbo or Perisher costs from around $38 to $170 per person per day sharing a double room, depending on the season. Accommodation is cheaper in Cooma and Jindabyne, from where there's a bus service to the ski slopes.

New South Wales

Thredbo (💻 www.thredbo.com.au) is Australia's leading ski resort and is popular with overseas skiers. It has 65 marked runs (including the longest in the country, at 5km/3mi) and a specially designed snowboarding 'park'. A day ticket costs $87 and a five-day pass $332. The Perisher Blue resort (1,680m/5,500ft), previously named Blue Cow, is the largest ski resort in the southern hemisphere, with 506 acres of snow terrain and includes Guthega, Mount Blue Cow, Perisher Valley and Smiggin Holes; it has 30 lifts, some floodlit runs for night skiing and special snowboarding runs. Most accommodation is in nearby Jindabyne, which is cheaper as it's a 40-minute drive to the major resorts or a few minutes on the 'Skitube', which links it to the various parts of the Perisher Blue resort. One of the advantages of staying in Jindabyne is that you can travel to whichever area has the best snow conditions each day. Other resorts include Lake Crackenback and Charlotte Pass (1,780m/5,850ft), which is the highest and oldest ski resort in Australia, and only reachable by snowcat from Perisher Valley (8km/5mi). Mount Selwyn (1,492m/4,900ft, 🖳 http://mountselwyn.visitnsw.com) is a day resort (no accommodation) with 12 lifts and is ideal for beginners; a one-day lift pass costs $46 and a season pass $265. The NSW snowfields are around four hours by road from Canberra.

Victoria

Victoria is home to the vast High Country and the southern end of the Great Dividing Range and the Victorian Alps, which have nine ski resorts. The best are Falls Creek, Mount Baw Baw, Mount Buffalo, Mount Buller, Mount Hotham and Lake Mountain. There's a resort entry fee in winter. Mount Buller is Australia's most popular resort, with 80km (50mi) of runs and an extensive lift system, within easy access of Melbourne's airport and rail and coach stations (from where buses take you directly to the resort). Falls Creek has 30km (18mi) of runs, 23 lifts and a vertical drop of 267m (875ft) – you can also ski directly from the village to the lifts and back; a recent merger with Mount Hotham has created a larger resort with improved facilities. There are also a number of cross-country ski centres in Victoria, e.g. Lake Mountain (🖳 www.lakemountainresort.com.au), which is the closest ski resort to Melbourne (just 100km/62mi away) with around 40km (25mi) of trails. There's a $10 trail fee ($5.50 for children).

SWIMMING

There's a wealth of public indoor and outdoor swimming pools in all towns in Australia, where the entrance fee is usually around $5. There are also salt-water, tidal pools on many beaches and Olympic-size pools in all major cities. In the major cities and resorts, there are swimming centres with a number of heated pools, diving area, solarium, sauna, spa and possibly a gymnasium. Many apartment complexes, hostels, hotels and motels have their own swimming pools. Outdoor pools may open only from around October until April in Melbourne and other southern cities.

Australian kids usually learn to swim 'before they can walk'. Children learn to swim at school and regularly swim in the school or local public pool (adult lessons are also given at most pools). Students are divided into classes according to age and swimming ability, and are taught the finer points of swimming by qualified coaches. Students can obtain swimming certificates from junior through intermediate and senior up to lifesaver qualifications (to gold medal standard).

Under a law that came into effect in 1997, all private pools in Australia must have fences higher than 1.5m and be inspected by local councils. Legislation is designed to reduce the incidence of drowning among children aged under five, which is the most common cause of death for children in this age group (more than 300 people drown annually).

Private swimming clubs abound in Australia and help produce tomorrow's Olympic competitors. Australians have an excellent record in the Olympics and World Swimming Championships, and dominated the Sydney Olympics with several new world records; in Athens 2004, Australia was fourth in the swimming medals table (behind the US, China and Russia, all with much larger populations); they wipe the floor with other countries in the Commonwealth Games. Australians also excel at water polo and diving.

Sea Swimming

Australia has over 7,000 beaches (many of them long and with white sand) and all Australian coastal cities have a number of beaches, all of which are open to the public. Sydney has miles of ocean beaches (48km/30mi in the Sydney metropolitan area alone) and also many along its harbour (e.g. Balmoral). Sydney's Bondi Beach is one of Australia's (and the world's) most famous beaches, particularly for surfing. Manly (11km/7mi from the city centre) is another famous Sydney beach resort and the TV programme *Home and Away* is filmed at Sydney's Palm Beach. Topless bathing is common throughout Australia, although it isn't accepted on all beaches. South Australia was the first Australian state to have a legal nudist beach, and the law was recently changed in NSW to permit nude bathing on selected beaches. Local councils can, however, designate any beach a nudist beach. There are sunscreen patrols on many beaches in Australia to warn people of the need to protect their skin from the sun. Many beaches have completely lost their sand dunes as a result of beachfront development, and environmental groups believe that urgent action is needed to save what's left of Australia's beaches.

Beach life led to the surf lifesaving movement (which is both a community service and a culture), the surf ski (a cross between a canoe and a waterski) and the surfboat. Australian beaches are among the best guarded and patrolled in the world. All public beaches are patrolled by lifesavers, who may be volunteers (over 50,000) or paid by the local council. They work each day during the summer season and year round in some resorts. When swimming off a protected beach, it's important to stick to the 'flagged' areas patrolled by lifesavers. Protected beaches also have shark and jellyfish nets (Sydney has an 80km/50mi underwater shark net along its coast), although they aren't failsafe. If you get into trouble while swimming off a beach manned by lifesavers, you should raise one arm in the air to alert the lifesavers.

Dangers

Take care not to venture too far out, as it isn't uncommon for swimmers to be swept out to sea. There are dangerous riptides (rips), shallow sandbanks and undertows off some beaches, which claim a number of lives each year (particularly on beaches which aren't patrolled by lifesavers). If you get caught in a rip, you should swim with it rather than against it. **Because of the dangers, swimmers are urged by lifesaving associations never to swim outside patrolled areas (almost all beach drownings are on unpatrolled beaches).**

Efforts are made to keep surfers apart from swimmers on protected beaches. On surfing beaches, swimmers must stay within the swimming area defined by red and yellow flags, which may be hoisted from around 6am until 6 or 7pm in summer (year round on some beaches). They're placed to indicate the safest swimming area in the prevailing conditions and also indicate the area under closest scrutiny by lifesavers.

You should clear the water if a siren sounds, which may signal a shark sighting or a swarm of jellyfish. Shark attacks used to be rare in Australia (although widely reported) and, until recently, on average only one Australian per year was killed by a shark. There's still little risk of being eaten alive by a shark, but the danger is increasing, as a spate of four deaths in the period from July 2004 to March 2005 demonstrated. Two reasons have been proposed for the increase in attacks: the protected status of some species of shark, which has caused an increase in the numbers of certain dangerous species (particularly the great white), and the proliferation of shark-cage diving operators (who provide supposedly secure cages from which tourists can get close to sharks in open water), many of whom 'chum' the water (spread fish blood and guts) to attract sharks, thereby making the sharks associate humans with food.

Despite this recent increase in the number of shark attacks, the most common problem in Australian waters is jellyfish, particularly box jellyfish (known as sea wasps), whose sting can be fatal (another tiny jellyfish, irukandji, is almost as deadly). During the jellyfish season, warning signs are posted along the Queensland coast from Mackay northwards. However, it's sensible to stay out of the sea during the entire wet season in the Northern Territory and northern Queensland (from October until May).

Saltwater crocodiles can be a danger near estuaries, and you should also keep a lookout for crocodiles if you're planning to swim in rivers in northern Queensland or Northern Territory, or in swimming holes in the outback. You're apparently supposed to run away from a crocodile in a zig-zag pattern, as they cannot run that way (unless the croc's had a few beers, in which case you could be in trouble!). Other dangers include catfish, cone shells, poisonous coral, blue-ringed octopus, sea-snakes and stonefish, all of which can kill you.

The water off some Australian beaches is polluted, and many Australian rivers and lakes are too polluted to swim in. Australians don't respect their beaches, and sewage and litter are found on or near many beaches. A recent survey by the Surfrider Foundation showed that around 20 per cent of Australian beaches are within 5km (3mi) of a sewage outlet (over 3 billion litres of raw sewage is pumped into the sea every day), a quarter have stormwater pipes draining onto beaches, almost three-quarters have developments within just 250m of the high-tide mark, and around 80 per cent are strewn with litter (including syringes left by drug addicts). If you're after clean sea and sand, go in search of a 'wilderness' beach.

Some resorts have a hotline where a recorded message updates callers on pollution from stormwater or sewer outfalls and warns of other hazards, such as stinging jellyfish and dangerous currents. Daily beachwatch reports are published in newspapers (e.g. the *Sydney Morning Herald*) giving the location of sewage and stormwater pipes. Pollution warnings are posted on some beaches.

WATERSPORTS

All watersports, including canoeing, parasailing, power boating, rowing, sailing, sub-aqua, surfing, waterskiing and windsurfing, are popular in Australia, which is hardly surprising considering it has numerous rivers and lakes as well as a coastline of 36,738km (22,826mi) and that some 80 per cent of Australians live within 30km (20mi) of the coast. Boats and equipment can be rented at coastal resorts, lakes and rivers, and instruction is available for most watersports in holiday areas. Jet-skis and surf skis can also be rented in an increasing number of resorts. Every beach resort worthy of the name stages a surf carnival in summer, in which individuals and teams compete for honours in board-paddling events, swimming and surfboat races, team lifesaving competitions and – the highlight – ironman/ironwoman competitions (a combination of swimming and surf ski riding). There's even a professional ironman circuit which tours Australia in the summer.

Sailing

Boat ownership in Australia is among the highest in the world, and boats of all shapes and sizes (from catamaran and monohull dinghies to motor cruisers and ocean-going yachts) can be rented from coastal resorts throughout the country. A luxury yacht with up to eight berths costs around $350 per day (novices can charter a boat with a skipper) but a dinghy can be hired for around $25 per hour. Some companies offer flotilla trips, where you travel in a group with an experienced skipper. Sailing schools abound in resort areas and offer introductory lessons and courses for beginners up to racing standard. Airlie Beach and the Whitsunday Islands are the most popular sailing areas in Queensland, which is the centre of Australia's yacht charter business. In many resorts, it's possible to get a job or a free ride as a crew member on a yacht. A book entitled *Go Boating Safely* is published by the Australian Government Publishing Service.

Yacht racing is popular in all areas, including 18-foot skiff (an Australian invention) races, which are staged in Sydney Harbour on most Saturdays during the summer. Australia has an excellent record in international sailing events (including the Olympics and world championships) and was the first nation to beat the Americans for the America's Cup (in 1983) since the race began in 1851. One of Australia's major sporting events is the Sydney to Hobart yacht race (run annually since 1945), which starts on 26th December. It's a handicap race over 630 nautical miles and attracts competitors from all over the world.

Vessels arriving in Australia must call at a 'proclaimed' port (all major ports), where customs, immigration and quarantine formalities can be completed (usually three hours' notice must be given via a coastal radio station). Customs duty and sales tax is payable on any craft imported for private or commercial use and is payable on arrival, although those staying in Australia for less than 12 months can import a vessel duty and tax free (see page 118).

Scuba Diving & Snorkelling

Australia is a Mecca for scuba divers and snorkellers, particularly the Great Barrier Reef (see below), and diving shops abound in resort areas and the major cities. Divers in Australia need a Professional Association of Diving Instructors (PADI) certificate. To obtain a PADI certificate in Australia you usually require a doctor's certificate that you're fit to dive and you must usually show that you can tread water for ten minutes and swim 200m to be accepted on a course. Tuition in Australia is among the cheapest available in tropical waters and a PADI certificate course lasts five days for beginners and costs between $350 and $550. There are diving schools in many coastal towns in Queensland, among the most popular of which are Airlie Beach, Cairns and Townsville. Shop around and ask about courses and avoid cheap 'cowboy' operators, as beginners have occasionally died after receiving poor tuition from these. Always learn with a qualified and reputable outfit. Some diving clubs offer free introductory lessons in a local pool. Not all courses offer good value and with the cheaper courses you're likely to spend most of the time in a classroom or pool. A good mix is two days in the classroom and pool, a day trip to the coast (ideally, the Great Barrier Reef), and perhaps a further two days at sea, spending the night on board.

Great Barrier Reef

The Great Barrier Reef (2,000km/1,240mi in length) offers some of the world's best diving and is one of the natural wonders of the world, with some 400 different types of coral and around 1,500 species of fish. Experts enthuse about the diving on the outer reef wall and you can rent underwater photographic equipment (some boats even offer on-board film processing). You can also wreck dive on the reef, which is the graveyard of over 500 ships.

Many diving boats operate out of Cairns and other towns on the northern Queensland coast (boats are licensed to operate from around 20 sites). A day trip from Cairns costs around $90 for snorkellers and $125 for scuba divers, which includes two tank dives. Full snorkelling gear can be hired for around $20 a day, although some day trip organisers provide it free. During the wet season (January to March), however, floods can wash mud out into the ocean, seriously reducing viability. There are rules regarding where you can dive on the reef and what you can do (e.g. spearfishing is generally prohibited). It isn't necessary to be a scuba diver or snorkeller to enjoy the Great Barrier Reef, which you can view from a glass-bottomed boat.

Other Locations

Although the Great Barrier Reef is the main destination for divers in Australia, there are interesting alternatives, including Fly Point at Port Stephens (north of Newcastle, NSW) and Ningaloo Marine Park (extending for 260km/160mi along the western side of the Northwest Cape in Western Australia), which is a smaller, more accessible version of the Great Barrier Reef (in places it's only a few hundred metres offshore). In some areas there are 18th century wrecks (e.g. off Rottnest Island near Perth, WA) and Second World War wrecks, which make interesting dives.

Surfing

Surfing is a way of life rather than just a sport in Australia, where surfers (variously known as seaweed munchers, shark-suckers, surfies and waxheads) are mocked for their fanaticism. A number of international surfing competitions are staged in Australia, which has many professional surfers (Australian Mark Richards, who won the world title four times from 1979 to 1982, is considered the greatest competitive surfer of all time).

There are surfing schools in all major (and many minor) surfing areas, which run beginners' courses usually lasting three to seven days. It's best to have a few lessons before buying your own board to see whether you take to it (surfboards can be hired for around $35 per hour and some resort hotels allow guests to use them free of charge). A wetsuit is usually necessary in winter. Some schools operate surfing 'safari' trips, where you camp in remote locations and learn how to surf, fish and look after yourself in the wild. Surfing variations include surf mats, surfoplanes and boogie boards (small boards that you lie on while learning to master a proper surfboard). **Boogie board users comprise a large proportion of those rescued by lifesavers; some aren't.** Surfers must keep to the designated surfing areas off beaches; if you fail to comply, your board may be confiscated.

The best surfing is usually in NSW and Western Australia. The best beaches in Sydney are on the south shore, including Bondi, Coogee, Maroubra, North Narrabeen and Tamarama. Cronulla, south of Botany Bay, is also popular, and there are many beaches between Manly and Palm Beach on the North Shore. Byron Bay in northern NSW is considered one of Australia's best surfing areas. If you live in Canberra, the nearest good surfing beach is around 160km (100mi) away at Batemans Bay. The best surfing close to Melbourne is found at Mornington peninsula on the Great Ocean Road. Anglesea, Bells Beach, Jan Juc, Lorne and Torquay are also popular surfing venues in Victoria. In South Australia you need to travel to Pondalowie for the state's most reliable and strongest waves. Tasmania has some good surfing beaches, the best of which is Marrawah on the west coast, although the sea is very cold. Surfing conditions are poor north of Brisbane, and Surfers' Paradise doesn't live up to its name. Cottesloe and Leighton are popular surfing venues in Perth, although the best surf is found at Yallingup further south.

In some areas, you can call a number to find out where the best waves are, although local surfies can be protective of their patch and may discourage newcomers. Surf carnivals are held in popular surfing resorts during the season (December to April). Enthusiasts may wish to buy a copy of *Surfing Australia* by Mark Thornley (Periplus Publishing).

Windsurfing

Windsurfing is popular throughout Australia, and windsurfing schools abound in beach resorts and on inland lakes (you probably learn faster on an inland lake than on coastal waters). Tuition costs around $175 for two half-days with a wetsuit included; windsurfer hire costs around $65 per day.

Waterskiing & Jet-skiing

Waterskiing has a large following in Australia, where boats, skis and wetsuits can be hired in coastal resorts and on large inland lakes. Jet-skis can be hired (around $60 for half an hour) in many beach resorts and on some inland lakes. However, unless you're an experienced rider, it's wise to steer well clear of jet-skis, which can be deadly in the wrong hands (both to riders and anyone who comes into contact with them). There are restrictions on the use of jet-skis in most resorts.

Parasailing

Parasailing (or parascending or paraflying), where you're attached to a parachute pulled along by a motorboat and float off into the wide blue yonder, is possible in many beach resorts (it's less frightening than jumping out of a plane and you have a softer landing). A ten-minute 'flight' costs from $100.

Rowing, Canoeing & Rafting

Rowing is a serious sport in Australia (Australia was fourth in the Olympic medal table in Athens in 2004), and there are rowing clubs in all major cities and towns. Canoeing is popular on rivers and lakes, where there are numerous clubs offering courses, equipment hire and tours (the *Canoeing Guide to NSW* is published by Australian Canoeing, ☎ 02-9552 4500, 🖳 www.canoe.org.au), and Australia has a number of world champion canoeists.

White-water rafting is popular in Australia, with its many excellent rapid rivers graded from 1 (easy) to 6 (heeelp!!!!!). Among Australia's wildest rivers are the Franklin and Gordon in Tasmania. The Caltex Avon Descent is Australia's greatest (or, depending on your point of view, most appalling) whitewater experience, covering 133km (83mi) on the Avon River in Western Australia from Northam to Perth.

OTHER SPORTS

The following is a selection of other popular sports in Australia, most of which are practised throughout the country. In addition to these, there are many foreign sports and pastimes that have a group of expatriate fanatics in Australia, including American football, archery, boccia, croquet, Gaelic football and hurling, handball, lacrosse and boules. For information enquire at council offices, embassies and consulates, expatriate social clubs, libraries and tourist offices.

Athletics & Running

Australia isn't renowned for its prowess in athletics but has a number of world-class athletes, notably Cathy Freeman, who won the 400m at the 1997 World Championships and the 2000 Olympics. However, athletics isn't a popular spectator sport in Australia (unless it's the Commonwealth Games, Olympic Games or world championships) and Australia has few world champions in track and field sports (compared with their huge success in other sports).

Most towns have athletics clubs and organise competitions and sports days. Competitive running has a strong following in Australia, and jogging is popular in the main cities, where there are jogging tracks in many public parks and gardens. Races are organised throughout the year in all areas, from fun runs of a few miles up to half and full marathons. The ultimate 'jog' is the 1,060km (658mi) 'ultrathon', the world's longest point-to-point race, run from Melbourne to Sydney in spring, taking over 50 days to complete.

Baseball

Baseball is popular in Australia, particularly among insomniacs, who find that watching people run around in circles in pyjamas provides an instant cure. For those who itch to take part, there's a national league and a national team, although it isn't a professional sport.

Basketball

Basketball is one of the country's fastest-growing sports. There's a professional National Basketball League (NBL), and top matches are televised and attract crowds of over 15,000. The NBL has bolstered club standards, and the national team (the Australian Crocodiles) is now regularly rated in the world's top ten. The import of foreign players is restricted in order to nurture home-grown talent.

Bowls

Once regarded mainly as a pastime for the elderly and retired, (lawn) bowls is increasingly popular with people of all ages, particularly the young (who are ruining the game's image). Top matches are well attended and televised. There are hundreds of bowling clubs throughout Australia (almost every city suburb has one), and the country is one of the world's top bowls nations and has produced many world champions.

Boxing

Boxing is popular throughout the country, particularly as a spectator 'sport' (many people enjoy watching a good fight, as long as they're out of arms' reach). Most towns have a boxing club, and gymnasiums for budding professionals are common in the main cities. Australia has produced a number of world champions over the years.

Bungee Jumping

This 'sport' was invented in New Zealand and is popular among macho Aussies. If your idea of fun is jumping 60m (200ft) or more with an elastic rope attached to your body to prevent you from merging with the landscape, bungee jumping may be just what you're looking for. Jumps are usually made from specially constructed steel towers, but also from bridges, cranes, hot-air balloons, etc. It's a strictly regulated sport, which is actually very safe. You can also try rap-jumping in Australia, which consists of abseiling (or rappelling – hence the name) head first down a cliff at high speed (or you could go fishing).

Darts

Not actually a sport, but an excuse to get drunk (have you ever seen anyone playing darts in a milk bar?). A popular game in pubs, many of which have teams that compete in local leagues.

Fencing

A sport which has lost a lot of its popularity since the invention of the gun, although a hard core of enthusiastic swordsmen/women are holding out in a small number of clubs.

Frisbee

Believe it or not, throwing plastic discs around has actually developed into a competitive 'sport' in Australia, with league and cup competitions.

Gymnastics

Another popular sport in Australia, and most schools and sports centres have 'gym' clubs.

Hockey

Field hockey is a leading sport in Australia, and the Australian men's and women's hockey teams are among the best in the world (the sport is equally popular among both sexes). The national men's team is called the Kookaburras. (For the record, Australia won the men's underwater hockey world title in 1996 – a sport reserved for those who can hold their breath for a long, LONG time.)

Horse & Greyhound Racing

Horse racing is very popular in Australia, although not because Australians are a nation of equestrians or horse lovers, rather inveterate gamblers. Australia has a long tradition of horse racing and the Sydney Turf Club was established in 1825. Australia's premier horse race (and its greatest sporting event) is the Melbourne Cup, run at the Flemington Racecourse in Melbourne on the first Tuesday in November. It's a blend of banquet, carnival, fashion show, spectacle and, yes, horse racing, and brings the country to a standstill. In addition to flat horse racing, trotting (pacer or harness racing) is popular in Australia (race meetings are always held at night). Greyhound racing is the poor relation of horse racing and has a relatively small (but dedicated) following.

Horse Riding

Australia has a proud tradition of horse breeding and horsemanship and is one of the world's leading equestrian nations. There's an abundance of space to ride, and it's relatively inexpensive to own and keep your own horse. On cattle and sheep ranches in the outback, horses remain the primary means of getting around. There are many riding schools in rural areas throughout the country, where horses can be hired. There are trail rides (following an established route) in most areas. Schools offer half- and full-day rides, and many organise longer trips through the mountains, outback, rain forests and sand dunes. You can also try camel riding in many areas, particularly in Northern Territory, where camel treks can last 14 days (take plenty of salve for your bottom!).

Martial Arts

Martial arts, or unarmed combat techniques, such as Aikido, Judo, Karate, Kung Fu, Kushido, Taekwon-Do and T'ai Chi Ch'uan are taught and practised at clubs throughout Australia.

Motorsports

Australians love all motorsports, including Formula One, Indycar, motocross, motorcycling, rallying, speedway and touring car racing. The Australian Grand Prix (staged at Albert Park in Melbourne) is one of the best organised Formula

One races in the race calendar and has won the Best Race award on several occasions. Australia has produced a number of Formula One champions, including Jack Brabham and Alan Jones. The only Indycar race held outside North America is staged in Surfers' Paradise (Queensland) in March.

Touring car racing has a huge following in Australia and attracts heavy sponsorship and wide TV coverage. The highlight of the season is the Bathurst (150km/93mi west of Sydney) 1,000km (629mi) race held in October. The Australian Safari road rally takes place over 6,000km (3,700mi) of rugged terrain in August, the route remaining secret until the night before each day's race. Australia has an excellent record in 500cc motorcycling and has produced many world champions, including one of the greatest motorcyclists of all time, Michael Doohan, who won the world 500cc motorcycle title from 1994 to 1998.

Netball

Netball is the most popular women's team game in Australia. There are clubs in all towns, and competitions are staged at all levels, including a televised national competition. Australia won the netball World Championship in 1991, 1995 and 1999.

Rollerskating, Skateboarding & BMXing

Rinks and specially designed circuits are provided in many towns for skateboarding and BMX riding (acrobatics on a bicycle). Participants should be protected against falls by crash helmets and elbow and knee pads (although not mandatory). It's difficult to hire equipment, as it's too easily stolen, although BMX bikes can usually be hired. Rollerskating (and rollerblading) rinks can be found in major cities and towns, where skates can be hired and coaching is usually available. Many centres organise roller-discos for teenagers. The promenades of beach resorts are popular rollerskating/blading venues. Keen rollerskaters and rollerbladers also play roller hockey.

Shooting & Hunting

Shooting and hunting are extremely popular in Australia, which has a long tradition of firearms sports. However, shooters were dealt a blow in 1997, when many guns were outlawed after the Port Arthur massacre in Tasmania in 1996. Range shooting is popular in towns, and hunting has a large following in the outback, where locals will shoot anything that moves.

Snooker, Billiards & Pool

Many bars, hotels and sports clubs have snooker or billiards tables, and there are snooker and billiards clubs in the larger towns. American pool is also played in Australia.

Softball

Similar to baseball, softball is played with a larger, slightly softer ball, and teams have ten players instead of nine. It's a popular sport in Australia, where it's also played on the beach.

Tenpin Bowling

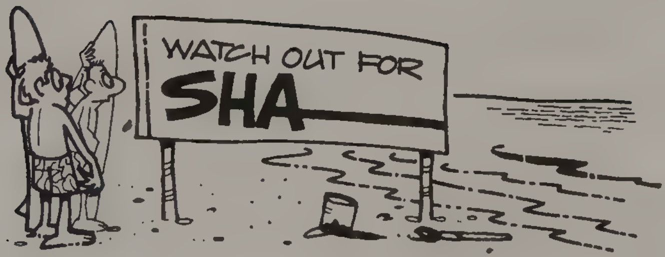
There are tenpin bowling centres in all the major cities in Australia, many with a restaurant and licensed bar. All centres stage competitions and there are tenpin bowling leagues and clubs in all areas (many companies have teams).

Trampolining

There's a large number of trampolining clubs (both junior and senior) around Australia, where courses are organised for all ages.

Volleyball

Volleyball is widely played both indoors and outdoors (particularly on beaches, where what players wear – or don't wear – is of significantly more importance than the game).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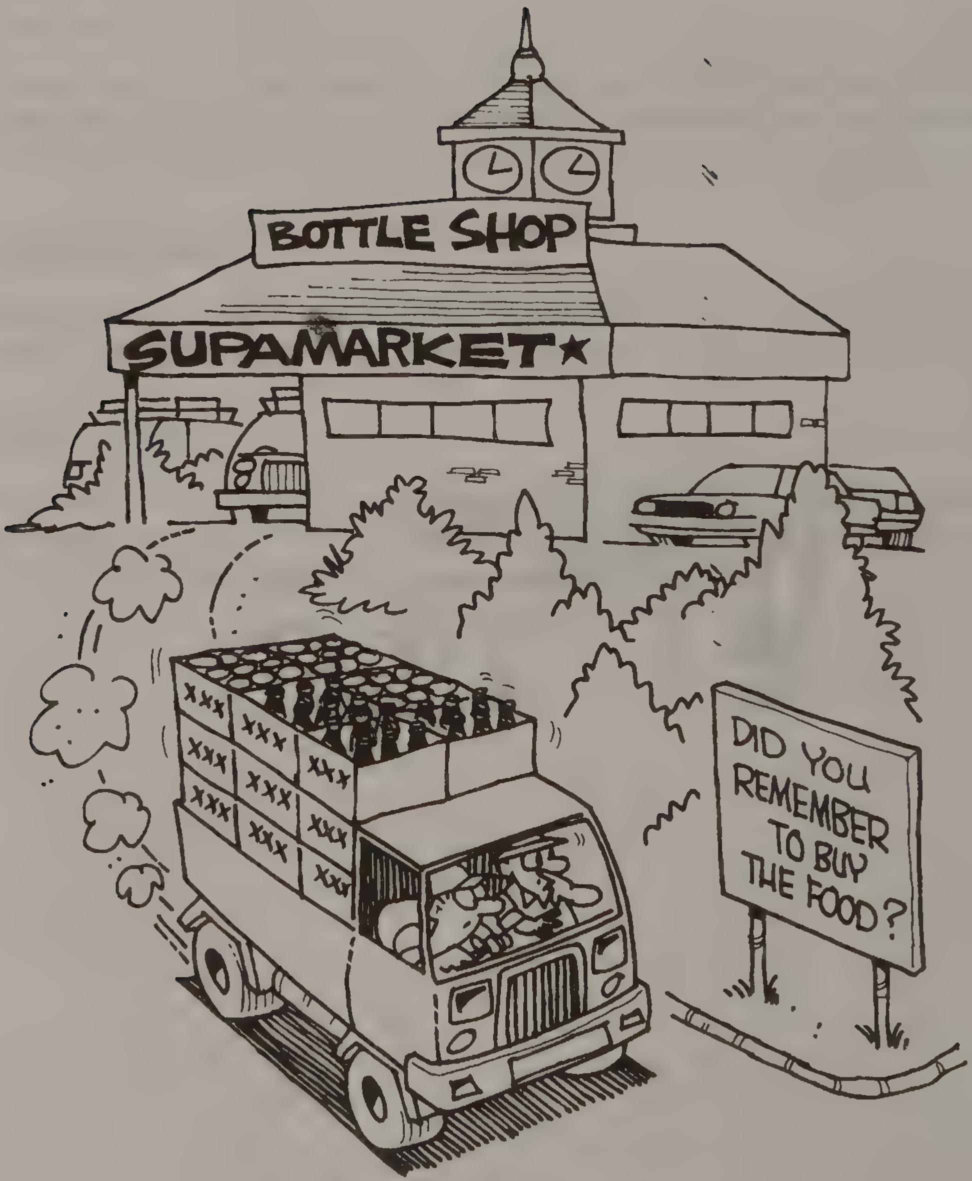
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DID YOU REMEMBER TO BUY THE FOOD?

17.

SHOPPING

Australia isn't one of the world's great shopping countries, either for variety or for bargains. Although the choice and quality of goods on offer has improved considerably in the last decade, they're still limited compared with Europe and North America, and many new products aren't available in Australia or cost a fortune (top-branded, imported goods are much more expensive in Australia than in many other countries). However, there's a reasonable choice of chain, department and international stores in the major cities, and exclusive boutiques and chic stores abound in arcades and shopping centres.

Australia doesn't exactly have a free and open retail market, and there are many cartels, monopolies, protected industries and tariffs, although competition reforms have been introduced in recent years. Consequently, consumers don't always get the best deal and often pay higher prices than in other countries. In the case of expensive and luxury items, you may be better off buying them overseas by post or via the internet (see page 493). However, the price of many consumer goods such as cameras, computers, electrical apparatus, household appliances and TV and stereo systems has fallen dramatically in recent years.

In stark contrast to the cities, small country towns are likely to have only a general store and a few other shops. Prices are also necessarily higher in rural areas owing to freight costs, and most people who live in the country stock up on goods and buy expensive items when visiting a city or large town, or shop by mail-order or on the internet.

There are many small, family-run stores in Australia, particularly in rural areas, small towns and the suburbs of major cities, although Australia's shopping scene has been transformed in the last few decades with the opening of numerous large shopping centres (malls) and vast supermarkets. Following the trend in most western countries, there has been a drift away from town centres by retailers to out-of-town shopping malls (introduced in the late '70s), which has left some town centres run down and deserted. However, in some areas too many shopping malls were built for too few customers and some are now being redesigned, redeveloped, reinvented or even demolished. Towns are turning to 'street-scaping', i.e. reviving streets by landscaping, installing traffic 'calming' (speed bumps) or pedestrianising them. Australian cities invariably have excellent shopping centres, many housed in fine period buildings and pedestrianised streets, although parking can be a nightmare.

Consumer confidence has fluctuated in recent years, and the retail sector has been relatively flat since the recession in the early '90s. Australians have become a nation of bargain hunters and have deserted department stores for no-frills retailers and discount stores such as Big W, Harris Scarfe and Kmart.

There's generally no bargaining or bartering in Australia, although if you intend to spend a lot of money or buy something expensive, you houldn't be reticent about asking for a discount (except in department and chain stores and supermarkets, where prices are usually fixed). Many shops will match any genuine advertised price, although often reluctantly. Taxes are usually included in advertised prices, although for some items goods and services tax (GST – see page 385) may be added to the marked price. Since the demise of one and two cent coins, prices have been rounded up or down to the nearest five cents (this sometimes also applies to electronic transactions, although there's no reason why it should). Always shop around before buying, but make sure that you're comparing similar goods or services, as it's easy to 'save' money by purchasing inferior products.

Goods made in Australia often have a green and gold symbol to distinguish them from less expensive (and supposedly inferior) goods made in Asia. In general, Australian-made products are of high quality, although they're often more expensive than similar imported goods.

A wealth of quality arts and crafts are sold in Australia, including ceramics, embroidery, glassware, handbags, hand-woven and knitted woollen garments, hides and skins (particularly sheep- and lambskin products), jewellery (e.g. diamonds, gold, opals and pearls), leather goods, paintings, rugs, traditional Australian 'outback' clothing, and woodwork. Aboriginal art (of which there are many styles produced by different tribes) is popular and is best purchased directly from artists' co-operatives or Aborigine-owned shops rather than from tourist shops. It's cheapest in Alice Springs, Darwin and outback towns, although genuine Aboriginal art can be expensive. Aboriginal Arts Australia (AAA) was established by the government to market Aboriginal and Torres Strait Islander arts and crafts, through its shops in Alice Springs, Darwin and Perth. Much 'Aboriginal' artwork is mass-produced junk, and cheap 'fake' Aboriginal souvenirs are also made in Asia, so before buying anything always check where it was made.

Most shops hold sales at various times of the year, the largest of which are in December/January and July. The most popular sales are the post-Christmas (or end-of-year) sales, which traditionally start on 26th December, when savings of up to 60 per cent are possible. Some shops seem to have a permanent sale, although retailers aren't permitted to advertise goods as reduced when they've never been advertised or sold at a higher price.

Most shops accept major credit and debit (EFTPOS) cards, although you may be asked for proof of identification. Personal cheques aren't usually accepted, and some shops don't even accept cash, in order to deter robbers. In major cities and tourist areas you **must** be wary of pickpockets and bag-snatchers, particularly in markets and other crowded places. Don't tempt fate with an exposed wallet or purse or by flashing your money around.

Many retail outlets require customers to allow staff to search their bags (excluding very small bags such as handbags) when paying or leaving a shop. This is usually shown by a sign; by entering a shop you consent to having your bags searched (no sign, no checks). If you have any questions about your rights as a consumer, contact your local citizens' advice bureau, consumer affairs office or fair trading bureau. Most retailers, particularly department and chain stores, exchange goods or give a refund without question, but smaller shops aren't so enthusiastic. The quality of service and assistance in shops ranges from excellent to poor, depending on the type of shop, although generally

Australian shopkeepers aren't renowned for their service. See also **Consumer Rights** on page 495.

Shopping guides are available in many areas, including the essential *Bargain Shoppers* guides to Melbourne and Sydney (published by Universal Magazines, Unit 5, 6–8 Byfield Street, North Ryde, NSW 2113, 🖳 www.univeralmagazines.com.au) and *Shopping in Exciting Australia* by Ronald Krannich (Impact Publications). Many shops, particularly department and chain stores, provide free catalogues at Christmas and other times of the year. If you're looking for a particular item or anything unusual, the yellow pages can save you a lot of time and trouble (and shoe leather). Shopping Tours have become popular in recent years, whereby shoppers are guided round mainly discount and warehouse shopping in Sydney (e.g. Shopping Spree Tours ☎ 02-9360 6220), Melbourne (e.g. Shopping Spree Tours, ☎ 03-9596 6600) and Adelaide (e.g. Adelaide Shopping Tours, ☎ 08-8234 2400).

SHOPPING HOURS

Shopping hours in Australia vary with the city or town, the state or territory and the day of the week, but generally are among the most liberal in the world. Shopping hours have been extended in recent years, and in some states (e.g. Victoria) shops can now open 24 hours a day, seven days a week, apart from a few public holidays (e.g. before 1pm on ANZAC day, and at any time on Christmas Day and Good Friday). Shops cannot be required to open on Australia Day, Easter Monday, Labour Day, Melbourne Cup Day, New Year's Day or the Queen's Birthday, and trading is optional on Sundays (in some states, e.g. Queensland, Sunday trading is a contentious issue).

In the major cities, many shops are open for up to 12 hours a day (some are even open 24 hours) and on Sundays, and many remain open all day on Saturdays. Department stores may open on Sundays (e.g. from 10am to 4pm) and some open earlier on sales days, e.g. at 7.30 or 8am. City chemists', delicatessens and newsagents' usually open on Sundays (e.g. from 8am until 8pm), and chemists' may open up to 24 hours a day. There are Food Plus shops and 7–11 stores (modelled on the eponymous American stores) in the major cities which, despite their name, open 24 hours a day and may have a petrol station 'attached'. Harbourside shopping centres in Sydney (such as Darling Harbour) are open from 10am to 9pm, Mondays to Saturdays and from 10am to 6pm on Sundays. Many city bookshops are open during the evenings and throughout weekends. Even shops which aren't open all day and all night usually open until 9 or 9.30pm one evening per week, generally on Thursdays or Fridays.

In some areas, shops stay open an hour later in summer than in winter. Most shops in resorts such as the Gold and Sunshine Coasts are open at weekends and on public holidays as well as late at night. Normal shopping hours in country areas are usually from around 8.30 or 9am to between 5 and 6pm, Mondays to Fridays, and from 9am until noon on Saturdays.

DEPARTMENT & CHAIN STORES

Australia has a number of excellent department and chain stores. For the uninitiated, a department store is a large store, usually on several floors, which sells almost everything and may also include a food hall. A chain store is a store with a number of branches, usually in different towns, e.g. Kmart, Target and Woolworths. There are dozens of chain stores in Australia, selling everything from books and clothes to electrical and household goods.

In department stores, each floor is usually dedicated to a particular type of goods, such as furniture and furnishings or women's or men's fashions. Some stores have departments where engraving, key cutting and shoe repairs are done while you wait. Some stores are housed in beautiful art-deco or Victorian buildings and many are air-conditioned with a restaurant or cafeteria, telephones and toilets. The floor at street level is designated the ground floor in Australia, the floor above the ground floor is the first floor and the floor below the ground floor is usually called the basement.

The major department store chains in Australia include Coles Myer and David Jones. Adelaide, Brisbane, Canberra, Melbourne, Sydney, have both, Sydney boasting two David Jones stores, one with an excellent international food hall. Coles Myer's store on Bourke Street Mall in Melbourne is the largest department store in the southern hemisphere and one of the ten largest in the world. Other department stores Fosseys in Canberra, Fitzgerald's in Hobart, and Ahern's in Perth. Department stores have struggled in recent years, under pressure from no-frills retailers and discount stores, although some have been revitalised and are making a strong comeback.

Many department and chain stores provide customer accounts and allow the account balance to be repaid over a period of time, although this isn't usually wise, as the interest rates are high. Many department and chain stores offer gift vouchers, which can be redeemed at any branch. Department stores (and many smaller shops) provide a gift wrapping service, particularly at Christmas time, and deliver goods locally or send them by post/courier, both within Australia and worldwide.

SHOPPING CENTRES

In the last few decades, numerous vast indoor shopping centres (called malls after their American counterparts) have sprung up in out-of-town areas throughout Australia. Malls usually contain a huge selection of shops, including a large department store and many of the most popular chain stores, and are open seven days a week. The main attractions are one-stop shopping and free parking, which usually means you can simply wheel your trolley full of purchases to your car. The largest malls incorporate a wide range of leisure attractions, including children's play areas, cinemas, food halls, fun parks, games arcades and a variety of cafes, pubs and restaurants.

Most towns and cities have covered shopping centres, although parking is often expensive and difficult in city and town centres, particularly on Saturdays, and parking areas may be located some distance from shops. Among the most famous city shopping centres are the vast Melbourne Central (home to around 300 shops) and the Centrepoint Shopping Complex, MLC Centre, Queen Victoria Building (around 200 shops) and Strand Arcade in Sydney. Many city malls are housed in restored period buildings (such as the converted GPO building in Sydney, now the New Mall), which are often connected by tunnels and walkways to other shops and centres.

MARKETS

Most small towns have markets on one or two days a week, and in major cities and towns there may be a market (or a number) on most days of the week. Markets are cheap, colourful and interesting, and are often a good place for shrewd shoppers to pick up bargains, although you need to be careful what you buy (beware of fakes). Items commonly for sale in markets include arts and crafts, books, clothes, fish, fruit and vegetables, household goods, jewellery and meat. Markets are the best place to buy fresh food, where the quality and variety rivals that of any country. Arts and craft markets are common in major cities and resort towns, where artisans can often be seen at work. Flea markets are popular in the major cities and sell second-hand goods, including antiques, books, bric-a-brac, clothes and records. Some towns have permanent covered or indoor market places where markets are held from Mondays to Saturdays, and in some cities there are also popular outdoor Sunday markets. Check with your local council, library or tourist office for information (guides are available to markets in some states, e.g. Victoria).

FOOD

The quality and variety of food in Australia are superb and the equal of any country in the world. Food outlets include delicatessens (delis), ethnic food shops, general and corner shops, markets (where the freshest fish, meat and other produce are usually available) and, of course, supermarkets. There's a wealth of gourmet food shops in the major cities offering everything from bread and cheese to fruit and vegetables, from cakes and pastries to coffee and tea. You can buy almost any ethnic food and ingredients somewhere in Australia, and in the major cities there are shops specialising in imported American and British foods, although prices can be high. Australia still maintains the quaint British tradition of delivering milk to homes in many towns and cities (home bread deliveries are also made), and many shops deliver groceries, either free or for a small fee.

Australians spend over $55 billion a year (2004 figure) on groceries, much of this in supermarkets, which are (not surprisingly) among Australia's most profitable retailers. However, despite increasing pressure from the major supermarket chains, independent grocers are expected to survive by providing locally-oriented products and personal service.

Australians have been eating more healthily in recent years, consuming less red meat (although they're still big meat eaters) and alcohol, and eating more fruit and vegetables. Meat is reasonably priced and of excellent quality, as generally is fresh fish and seafood (although it can be expensive). Most supermarkets have reasonable fruit and vegetables, owing to the high turnover of stock (although you should avoid packaged produce, which may be stale or over-ripe as well as being more expensive). Many supermarkets bake their own bread on the premises and most have cheese, fresh fish and meat counters as well as their own delicatessens. Home cooking is one of the casualties of modern living and most Australians don't have enough time to shop and cook elaborate meals. Consequently, prepared, oven-ready meals, microwave food and take-away meals are increasingly popular, and all supermarkets cater for this lucrative growth market. Some prepared and fast foods provide little or no nutritional value, however, and in some cases you'd be better off eating the packaging!

Supermarkets

The biggest supermarket chains in Australia are Woolworths and Coles Myer, which together account for nearly 70 per cent of the market, the remainder being split between a few smaller players and independents. Woolworths has over 1,400 stores throughout Australia, including a chain of Metro supermarkets, and employs some 140,000 Australians (around one in every 100 Australians of working age is employed by Woolworths!). Woolworths was the first Australian supermarket to introduce food shopping on the internet, a service it calls 'Homeshop'. Minimum orders are $30 and deliveries are available in Canberra, Melbourne and Sydney (in 2005). Coles Myer also has Coles Express stores in city centres stocking around 13,000 products and offering up-market deli products, gourmet take-home meals, a home catering service and personalised cakes (e.g. for office celebrations). Supermarkets carry some 45,000 products in their major outlets, although they've reduced the less popular brands in recent years.

Supermarkets may have in-store bank kiosks and petrol stations, and they also have plans to introduce news agencies and pharmacies. Major supermarkets open seven days a week and in some cities remain open until midnight. They provide trolleys, which usually require a deposit of 20 cents; some stores insist that customers use a trolley or basket even when they're buying only a few items. Many supermarkets provide free plastic carrier bags and boxes, and some provide staff to help you pack your purchases (although you may need to ask).

Prices

Food prices in Australia vary according to the city, the shop and the season. On average, Adelaide and Melbourne are generally regarded as the cheapest cities for food, while Darwin is the most expensive, as most food must be transported from outside the territory. The current prices of selected foods in Australia's capital cities are listed in the monthly *Australian Outlook* newspaper (see **Appendix B**).

Labelling

Many manufacturers make unsubstantiated and wild claims for their products, particularly 'health' foods and environmentally-friendly 'green' products, which are deliberately misleading and often illegal. You usually pay a premium for anything with a claim to be 'free-range', 'low calorie' or 'low fat', many of which are bogus, although stricter guidelines on food labelling have been introduced in recent years and claims such as 'high fibre', 'light', 'low cholesterol', 'low fat' and 'sugar-free' must meet specific standards.

There are also regulations concerning the vitamins and minerals that can be added to food and new rules about where food is produced. All highly perishable goods (e.g. dairy produce, fresh foods and prepared foods) must have a 'use by' date, after which their sale is illegal (perishable goods are usually discounted a day or two before the use by date). Use by dates are widely ignored in country areas. Regulations regarding the handling and storage of food have also be tightened in recent years to curb outbreaks of food poisoning, which is estimated to make thousands of Australians sick each year. All food is sold by the metric measure in Australia (see **Appendix C** for imperial comparisons).

Scanning

All supermarkets in Australia use computerised (electronic point-of-sale) pricing systems where a bar code is included on the labels of goods and is read by a laser reader at the checkout. Always check your receipt carefully, as customers are frequently overcharged, particularly on special offer items. In most supermarkets, if an item is scanned at a higher price than advertised (or displayed), you're usually entitled to it free under the voluntary code of practice of the Australian Supermarket Institute. Self-scanning, where customers scan their own goods, has been introduced in some supermarkets in recent years. Under this system, which reduces the time spent at checkouts, spot checks are made to deter cheats. In future, all supermarkets are expected to offer this option, although they won't do away with checkout staff (derogatorily called 'checkout chicks') and will still offer the regular checkout service for those who don't wish to do their own scanning (and those who like a modicum of personal service).

CLOTHES

Good quality clothes are relatively expensive in Australia, as there are high tariffs on imported clothing and footwear. The good news is that the mild climate for much of the year means that most people don't need an extensive wardrobe.

It used to be said (with some justification) that fashions arrived in Australia a decade after they had swept Europe and North America, although this is certainly no longer the case. Today, Australian clothes shops offer a wide range of attire, from traditional made-to-measure clothing to the latest ready-to-wear fashions, with prices ranging from a few dollars to several thousand. Top quality and exclusive (i.e. expensive) international women's and men's fashion shops abound, and all the leading international labels are available in the major cities. In addition to department and chain stores (see page 479), all towns and cities have a wealth of independent shops covering the whole fashion spectrum and all price brackets. Bush clothes (or 'bush chic') can be purchased at specialist shops, including R M Williams (whose clothing has achieved cult status) and the Thomas Cook Boot and Clothing Company in Sydney. Bush clothes include leather belts, moleskins (trousers made of closely woven cotton), oilskin raincoats (e.g. Drizabone), riding boots, sheepskin coats, wide-brimmed Akubra hats and work shirts.

Although Australia's once thriving clothing manufacturing industry has largely disappeared, the country has a number of celebrated designers, some of whom have received international acclaim. Nowadays, most clothes are imported from Asia and many aren't of the same quality as is common in Europe and North America. However, although the quality of foreign-made clothes may occasionally be suspect, you usually get what you pay for.

Shopping malls and markets are the best place to shop for reasonably priced clothes, and mail-order fashion offers (in newspapers and magazines) usually provide good value. Reasonable clothes can also be purchased at huge savings from factory outlets, which also sell 'designer' clothes (although you should try them for size and check for faults). There are vintage and second-hand clothing shops and markets in most Australian cities, plus clothes hire shops, where you can hire anything from a ball gown to a wedding dress, a morning suit to an evening dress.

The sizing of clothes in Australia follows the American rather than the British system – i.e. 'medium' is usually on the large side (see **Appendix D** for a comparison of sizes). Women's clothing manufacturers usually base their sizes on the average size 12, and many women find it difficult to locate fashionable clothes that fit. Most shops provide a tailoring or alteration service (for a small fee) and many also provide a made-to-measure service.

Shoes

Many clothes shops sell shoes, and there's also a wide range of specialist shoe shops in most towns, including sportswear shoe shops. Note, however, that Australia has few good shoemakers and quality imported shoes can be very expensive. Many people stock up on shoes before arriving in Australia and replenish their wardrobe on trips overseas. Shoe repair shops can be found in all towns and many department stores, and most high streets have a shop (or department) where repairs are carried out while you wait. The quality of repairs from a family cobbler may be superior to that of an 'instant' repair shop.

ALCOHOL

The average Australian family spends around $25 per week on alcohol (liquor), which can be purchased from licensed bottle shops (also called grog shops), pubs and restaurants (it isn't always sold in food shops or supermarkets). There are drive-in bottle shops (possibly with 'express' and 'browse' lanes) in major cities, where the biggest and cheapest chains include Liquorland and Liquor Mart. The largest single liquor shop in Australia is Dan Murphy's Cellar in Melbourne with some 8 million bottles of wine (enough to throw a **really** good party!). Opening hours vary with the state or territory, e.g. from 8.30am until 8.30pm or 10am until 10pm, Mondays to Saturdays. There are reduced opening hours on Sundays. Wine can also be purchased in Australia by mail-order (e.g. from Cellarmaster Wines), and Australians buy some 15 per cent of all bottled wines by mail-order (compared with less than 2 per cent in most other countries). You must be aged over 18 to buy alcohol or consume it in a public place.

Wine

Although part of the 'new world', Australia isn't a newcomer when it comes to wine production; vines were first imported in 1788 and commercial production started in the 1820s in NSW and Tasmania, and in the 1840s in South Australia, Victoria and Western Australia. Until 1960, some 80 per cent of Australian wine was fortified wine. Today, over 90 per cent of Australian wine is table wine and the country has around 1,800 wineries. Only a dozen years ago, Australia imported more wine than it exported, but wine is currently one of the country's fastest growing exports: it was worth $2.7 billion in the 12 months ending November 2004, and the industry has an ambitious long-term strategy known as Vision 2025, by which date Australian wine is expected to be worth $4.5 billion in annual sales and the industry to be the world's most profitable and influential. Exports are made to nearly 100 countries, the biggest markets in the early 21st century being the UK, the US, Canada, New Zealand and Germany. However, while exports have soared, home sales have fallen in recent years, the average annual consumption per head being around 20 litres – Australians are increasingly choosing quality over quantity and drinking more premium wines, some of the best Australian wines rarely reaching foreign markets.

Australian wines have earned an increasing international reputation and respect in recent years, with their distinctive, deep fruity flavour, full-bodied character and consistency. In fact, Australian wines have been astounding the judges and competitors at international wine exhibitions for over a century – one story tells of an Australian wine winning a competition in France in the 19th century and promptly losing it again when it was discovered where the wine was produced!

Australian winemakers have a pragmatic approach and are quick to introduce the latest technology; vineyards are noted for their high yields and low production costs. Producers aren't afraid to experiment; indeed many go out of their way to introduce new grape varieties and create exciting new blends (they threw out the rule book decades ago). The climate, modern equipment, soil and techniques, allied to the Australians' freedom from tradition and love of experimentation, combine to produce some of the best and most original wines in the world. Australian wines are noted for their high alcohol content, which for reds can be up to 14.5 per cent.

Regions

South Australia produces around 45 per cent of Australia's wine, New South Wales (including the ACT) 27 per cent, and Victoria 22 per cent, the remainder being shared between Tasmania, Western Australia and Queensland, with a small area of production around Alice Springs in Northern Territory. The most famous wine regions are the Barossa Valley, Clare Valley and Coonawarra in South Australia; the Hunter Valley in New South Wales (famous for its white wines, particularly chardonnay); the Geelong area, Mornington Peninsula, Rutherglen/Milawa (port and muscat) and Yarra Valley, where sparking wines are produced, in Victoria; and the Margaret River and Swan River Valley in Western Australia.

Although each region is noted for a particular style of wine and specific grape varieties, there's also a lot of experimentation and blending of grapes between regions. The top five wine producers are Hardy Wine Company, Southcorp, McGuigan Simeon, Orlando Wyndham and Beringer Blass (although a spate of mergers and acquisitions has made it difficult to keep abreast of who's who). There are also many small independent producers, sometimes called boutique vineyards, making high-quality wines.

Grape Varieties

Australian wines are usually named after the grape varieties used rather than given fancy titles or called after the region in which they're grown. The best Australian wines have traditionally been varietal (wines made from one grape variety), although the country also produces many excellent wines made from a blend of grapes, particularly in the low and middle price brackets. Australia is famous for its (red) varietal wines made from cabernet sauvignon and shiraz (called syrah in some other parts of the world), and blended wines based on mixing two or three (sometimes more) of the following varieties: cabernet sauvignon, grenache, malbec and shiraz, with merlot, pinot noir, sangiovese and tempranillo also used, although less commonly.

The most common white wine grape is chardonnay, although chenin blanc, colombard, gewürztraminer, marsanne, muscat, riesling, sauvignon blanc, sémillon, verdelho and viognier are also grown. Blended white wines include sémillon/chardonnay, sémillon/sauvignon and Mitchelton's marsanne/viognier/roussanne (which must take first prize for originality and is also an excellent wine).

Often grapes are blended from different regions, which is why Australia has no national wine appellation or quality control scheme. Buyers need to rely on the reputation of individual producers, which is generally an excellent guide, as there's little year-on-year variation in quality.

Sparkling & Fortified Wines

Australia also makes good sparkling wines (both red and white), which are produced by the *méthode champenoise* (fermented in the bottle), although they may no longer be called champagne. An excellent sparkling wine can be purchased for $14 to $20.

Australia is also noted for its fortified wines, although they aren't well known overseas. These include brandy, madeira, muscat, port (red and white), sherry and tokay (the last having little in common with the Hungarian wine after which it's named), the best of which are world-beaters. Port, which is made in Victoria, is particularly popular in Australia, the best vintages selling for $80 to $100 per bottle (and a match for the best that Portugal has to offer), while a good non-vintage (such as Hardy's Tall Ships Tawny Port) can be purchased for around $15.

Wineries

Many wine producers welcome visitors and provide tastings, although you may need to make an appointment at the smaller wineries, which are often more attractive than the larger, more commercialised establishments. Some wineries charge a fee of a few dollars (to deter freeloaders), which is refunded if you buy. Wine at wineries isn't necessarily cheap, however, and can be more expensive than at bottle shops. Some wineries have restaurants where you can sample local food and wines at the same time. Most wine regions have a visitors' centre, e.g. the Barossa Valley Visitors' Centre, which is open from 9am to 5pm, Mondays to Fridays and from 10am to 4pm at weekends and on public holidays.

Prices

The price of Australian wine has been increasing steadily over the years and the best are now among the more expensive in the world. One of the most lauded and most expensive is Penfold's Grange (recently declared a national icon), which like some French wines is becoming too expensive to drink and is hoarded and traded like gold. Even 'ordinary' wine is no longer the bargain it was some years ago and it's generally more expensive than in many European wine-producing countries owing to high taxes. Prices have also increased in recent years owing to a shortage of quality grapes (although there was a grape glut in 2005, which should curb further increase in the short term). A reasonable bottle costs around $8 to $12, while $18 to $25 buys an excellent bottle. Imported wines are available in Australia, but are expensive compared with similar quality local wines.

Australia invented the wine box ('chateau cardboard') in 1974; it consists of a plastic bag in a box with a built-in tap. Some two-thirds of all wine sold in Australia is sold in boxes (flatteringly referred to as casks), over 60 per cent of which is dry or medium-dry white wine, 20 per cent dry red or sparkling wine, 10 per cent fortified and 10 per cent other types. Wine boxes are good value (but no longer the bargain they once were) and cost from $10 to $15 for three or four litres, up-market wines costing around $12 for a two-litre box. Much of the wine sold in boxes is as good as the table wines sold in Europe and North America, and some is very good. Boxes are particularly popular for parties and barbecues, and are also ideal for those who like the odd glass (the wine doesn't go off quickly, as no air can get to it).

Information

There are many books about Australian wine, including *Australian Wine - A Pictorial Guide*, *The Penguin Good Australian Wine Guide* by Huon Hooke and Mark Shield (Penguin), which contains ratings for all of Australia's premium wines, *The Wines of Australia* by Oliver Mayo (Faber & Faber), and James Halliday's *Australian Wine Companion* (Harper Collins).

Beer & Other Drinks

Before the Second World War, Australia was largely a beer-drinking country, and Australians still consume far more beer than wine – over 100 litres per head annually. Beer is sold in 375ml bottles (stubbies), 750ml bottles and 375ml cans. The cost of a dozen 750ml bottles is around $35 to $45. Most beer bottles have twist off caps, so no bottle-opener is required. Canned beer costs around $1.75 for single cans (375ml) reducing to around $1.35 per can when you buy a case of 24. 'No name' beers cost around 20 per cent less than the market leaders and don't taste significantly different. There's a refund of a few cents on each can of beer. For more information about Australian beer see **Bars & Pubs** on page 430.

Australians don't drink a lot of spirits such as whisky and gin (around a litre per head, per year). A bottle of 'cheap' Scotch whisky or London gin costs around $25 to $30. Australia's most famous spirit is rum, of which the Bundaberg ('Bundy') brand is the national spirit (there are also 'over-proof' rums, which are lethal).

NEWSPAPERS, MAGAZINES & BOOKS

Newsagents in the ACT, NSW, Queensland and Victoria have a monopoly on newspaper distribution to convenience stores, homes and milk bars.

Newsagents are open long hours in major cities and also on Sundays. Prices are generally higher in remote areas and states other than where a newspaper is published, owing to the high cost of distribution. Some cafes and tea rooms provide free newspapers for customers to read on the premises, and newspapers can also be read in public libraries and at newspaper offices. The good news for foreigners and computer users is that most Australian and foreign newspapers and magazines can be accessed via the internet. You can also take out a subscription to your favourite foreign newspapers and magazines at a large saving over local newsagent prices (if you're willing to wait a few weeks or months for delivery).

Newspapers

Australians read more newspapers per head than most other nationalities and some 600 are published, including national, state, city, regional and suburban newspapers. In general, the Australian press is fairly parochial and provides scant coverage of foreign news (unless it's a major news item), and you shouldn't expect unbiased political reporting in Australian newspapers, which often reflect the political bias of their owners. Most major newspapers are owned by News Corporation (run by Rupert Murdoch) or John Fairfax Holdings. The law regarding cross-media ownership is restrictive (foreign ownership is limited to 15 per cent) and has led to clashes between the government and media interests.

Daily and Sunday newspapers range from the broadsheet 'quality' newspapers (those that are difficult to read in confined spaces) for serious readers and the popular tabloids (for those who just like to look at pictures). There are just two national dailies, *The Australian* (including *The Weekend Australian* on Saturdays) and *The Australian Financial Review* (Mondays to Fridays only). *The Australian* is Australia's foremost newspaper and is printed simultaneously at six sites around the country from Mondays to Fridays. Other major newspapers are either published state-wide or limited to one city. Those with the largest circulation are *The Herald-Sun* (Melbourne), *The Daily Telegraph* (Sydney), *The Sydney Morning Herald*, *The West Australian* (Perth), *The Courier Mail* (Brisbane), *The Age* (Melbourne) and *The Advertiser* (Adelaide). Most large regional cities have daily newspapers, and smaller towns publish weekly newspapers (there are also suburban weeklies in capital cities).

Most dailies publish larger Saturday editions, which usually sell around 50 per cent more copies than the weekly editions and may include weekend supplements, e.g. *The Weekend Australian* and *The Sydney Morning Herald*. The major Sunday newspapers include *The Sunday Telegraph* (Sydney), *The Sunday Mail* (Brisbane), *The Sun-Herald* (Sydney), *The Sunday Herald-Sun* (Melbourne), *The Sunday Times* (Perth) and *The Sunday Mail* (Adelaide). Most Sunday newspapers are tabloids and aren't as good quality as the weekday newspapers. Most cities also have evening newspapers.

The circulation figures of Australian newspapers are relatively small by international standards, for example (in 2004) 133,000 for *The Australian* and 725,000 for *The Sunday Telegraph*.

There's an active foreign-language press in Australia catering to immigrants of many different nationalities and producing around 150 publications in 40 languages. Foreign newspapers are available from international news agencies in major cities and cost around $6, or $10 for the larger Sunday editions, although they're usually a few days old when they arrive in Australia. They're also available in some (e.g. state) libraries.

Newspapers of particular interest to British expatriates include the *Guardian Weekly, International Express, UK Mail* and *Weekly Telegraph*, all of which are published weekly and contain a summary of the week's most important news; they're available on subscription.

Magazines

Australians are avid magazine readers, and around 1,000 titles are published every month, plus a further 700 trade publications. Foreign magazines are also popular and widely available in the major cities (particularly British and American magazines). Popular Australian political and business magazines include the *Business Review Weekly, My Business* and *The Bulletin* (Australia's leading weekly news and current affairs magazine). Women's magazines abound and include *Family Circle, Good Housekeeping, New Idea, The Australian Women's Weekly* (which is actually published monthly and sells around 1 million copies) and *Woman's Day* (which is a weekly). There are also Australian editions of many international women's magazines, including *Cosmopolitan, Marie Claire* and *Vogue*.

Books

Australians are avid book readers, and all Australian cities have a wealth of book shops (with luck all selling this book). Angus & Robertson's Bookworld and Dymocks are the largest chains of book shops and are represented in most major cities (Dymocks in Sydney claims to be the largest book shop in the southern hemisphere). Many department stores also have book departments. Melbourne is reckoned to be the best city for book shops in Australia, with Sydney not far behind. Many book shops are open during the evening (some until midnight) and at weekends in major cities. Several also offer internet sales sites where you can purchase new and used books.

There are specialist book shops in major cities covering topics such as antiquarianism, art, 'Australiana', backpacking, children's subjects, feminism, gay and lesbian interest, the new age and travel. In many towns there are 'remainder' or cut-price book shops, and in the major cities there are second-hand bookshops for collectors and bargain hunters. Many large book shops in cities also have a selection of foreign-language books, and there are ethnic book shops in some areas. Government publications can be purchased at Commonwealth Government Book Shops in the major cities or by post from the Australian Government Publishing Service, PO Box 84, Canberra, ACT 2601.

Books aren't sold at fixed prices in Australia, and locally published books are typically sold at a 10 per cent discount. However, imported books can be expensive and are usually marked up by 25 to 50 per cent. Book tokens are sold and accepted by most book shops. Many organisations and clubs run their own libraries or book exchanges and public libraries usually have an excellent selection of books.

FURNITURE

Furniture is usually good value in Australia, where there's a wide choice of modern and contemporary designs in every price range, although (as with most things) you generally get what you pay for. Exclusive imported furniture is available (with matching exclusive prices), although imports also include reasonably priced quality leather suites and a wide range of cane furniture from Asia. Among the largest furniture chain stores in Australia are Freedom Furniture and Harvey Norman. The major department stores offer a wide range of top quality Australian-made and imported furniture. The Swedish giant Ikea currently has six outlets in Australia, with more planned.

When ordering furniture, you may have to wait weeks or months for delivery. Try to find a shop which has what you want in stock or which can give you a guaranteed delivery date (after which you can cancel and receive a full refund if you wish). A number of manufacturers sell direct to the public, although you shouldn't assume that this will result in huge savings and should compare prices and quality before buying.

There are also shops specialising in beds, leather, reproduction and antique furniture, and a number of companies manufacture and install fitted bedrooms and kitchens. Fitted kitchens are an extremely competitive business in Australia and you should be wary of 'cowboy' companies specialising in shoddy workmanship.

It costs around $10,000 to furnish an average three-bedroom home, although second-hand furniture is widely available. Furniture can also be rented for around $225 to $300 per month for an average home. If you want reasonably priced, quality, modern furniture, there are a number of companies (e.g. Ikea, see above) selling furniture for home assembly (which helps keep down prices). Assembly instructions are generally easy to follow (although some people think Rubik's cube is easier) and some companies print instructions in a number of languages (some of which are unrecognisable). Retailers often assemble furniture for you, although this increases the price. Some shops offer you $100 or $200 for your old suite when you buy a new one from them. This may not be much of a bargain, however, particularly if your suite is worth more than the amount offered, and you should always shop around for the best price and quality.

Furniture and furnishings is a competitive business in Australia, and you can often reduce the price by some judicious haggling, particularly if you're spending a large amount of money. Some shops will match a competitor's price rather than lose a sale. Another way to save money is to wait for the sales. If you cannot wait and don't want to (or cannot afford to) pay cash, look for an interest-free credit deal. Check the advertisements in local newspapers and national home and design magazines such as *Australian Interiors, Better Homes and Gardens* and *home Beautiful*. See also *The Bargain Shoppers* guides to Melbourne and Sydney (see page 478). All large furniture retailers publish catalogues, which are generally distributed free of charge.

HOUSEHOLD APPLIANCES

Large household appliances such as cookers and refrigerators are usually provided in rented accommodation and may also be fitted in new homes. Many homeowners include fitted kitchen appliances such as a cooker, dishwasher, refrigerator and washing machine when selling their house or apartment, although you may need to pay for them separately. Dishwashers (the mechanical type, not the wife or husband) are still something of a luxury item in Australia and aren't usually found in rented accommodation. There's a wide range of household appliances available in Australia, from Australian and foreign manufacturers. Some makes of certain appliances, e.g. refrigerators, cost twice as much to run as others (choose those with a high energy efficiency rating), and refrigerators/freezers in Australia are normally 'tropicised' or fan-assisted to cope with the high average temperatures.

If you wish to bring large appliances with you, such as a dishwasher, refrigerator or washing machine, note that the standard Australian unit width isn't the same as in other countries. Check the size and the latest Australian safety regulations before shipping these items to Australia, as they may need expensive modifications. On the other hand, if you already own small household appliances, it's worthwhile bringing them to Australia, as usually all that's required is a change of plug (but check first). If you're coming from a country with a 110/115V electricity supply (e.g. the US), you need a lot of expensive transformers (see page 158). Don't bring a TV to Australia as it won't work (see page 201). A huge choice of home appliances is available in Australia, where smaller items such as electric irons, grills, toasters and vacuum cleaners aren't expensive and are usually of good quality. It pays to shop around, as prices, quality and reliability vary (the more expensive imported brands are usually the most reliable). Before buying household appliances, whether large or small, it may pay to check the test reports in *Choice* magazine (see **Consumer Rights** on page 495) at your local library.

If you need kitchen measuring equipment and cannot cope with decimal measures, you must bring your own cups (American and Australian recipe cups aren't the same size), jugs, measuring scales and thermometers (see also **Appendix D**). Australian pillows and duvets aren't the same size or shape as in many other countries.

SECOND-HAND GOODS & ANTIQUES

There's a lively second-hand market in Australia for almost everything, from antiques to motor cars, computers to photographic equipment. You name it and somebody is selling it second-hand. With such a large second-hand market there are often bargains to be found, particularly if you're quick off the mark. Many towns have a local second-hand or junk store and charity shops (e.g. Salvation Army or Vincent de Paul), selling new and second-hand articles for charity, where most of your money goes to help those in need. There are a number of national and regional weekly newspapers devoted to bargain hunters such as the *Trading Post* in Sydney.

If you're looking for a particular item, such as a boat, camera or motorcycle, you may be better off browsing the small advertisements in specialist magazines than those in more general newspapers or magazines. Classified advertisements in local newspapers are also a good source of bargains, particularly for furniture and household appliances. Shopping centre (mall) and newsagent bulletin boards and company notice boards may also prove fruitful. Expatriate club newsletters are a good source of household items, which are often sold cheaply by those returning home. Car boot (trunk) sales are gaining popularity in Australia, and yard sales, where people sell their surplus belongings at bargain prices, are also popular. Sales may be advertised in local newspapers and signposted on local roads (they're usually held at weekends).

Another place to pick up a bargain is at an auction, although it helps to have specialist knowledge about what you're buying (you will probably be competing with experts). Auctions are held in Australia throughout the year for everything from antiques and paintings to motorcars and property. Local auctions are widely advertised in newspapers and via leaflets.

There are antique shops and centres in most towns, and street markets and fairs are common in the major cities (where you can pick up interesting Australiana – but you must get there early to beat the dealers to the best buys). For information about markets, ask at your local tourist office or library.

HOME SHOPPING

Mail-order catalogue shopping has long been popular in Australia, particularly among people living in remote areas, and has recently become increasingly popular thanks to fax and the internet (see below). Direct retailing is fairly common in Australia, particularly for computers, financial and insurance services, and office equipment and supplies. It's big business in Australia and direct retailers and their suppliers employ over 660,000 Australians (according to the Australian Direct Marketing Association). In addition to dedicated mail-order companies, most major department stores also provide mail-order catalogues.

TV shopping is also becoming increasingly popular and products sold through 'infomercials' have had a huge success. Shopping channels include TVSN, broadcasting 24 hours per day (there must be a fair amount of insomniac shoppers in Australia!) and offering an unconditional money-back guarantee and quick delivery.

Home shopping can be a minefield and, although you have the same rights as when shopping in-store, they're more difficult to enforce. However, new security standards have been introduced in recent years such as the Secure Electronic Transaction (SET) standard, which makes internet shopping much safer. Nevertheless, before committing yourself to buying anything from home, always make sure you know your rights and don't send cash through the post or pay for goods in advance unless necessary (and you have a cast-iron, money-back guarantee). It's always sensible to investigate mail-order and internet companies and to pay by credit card, as you may then have redress against the credit card company if goods don't materialise or aren't as advertised. Australian mail-order companies should be members of the Australian Direct Marketing Association (ADMA), which has a code of conduct and offers assistance to consumers (☎ 02-9368 0366, 💻 www.adma.com.au). The ADMA also offers extensive advice on e-commerce. You should be wary of doing business with companies in offshore locations, as there are a number of offshore scams (including fake credit cards, internet gambling, phoney lottery tickets, pyramid schemes and worthless telephone cards). **If anything sounds too good to be true, it almost certainly is!**

Internet

Shopping via the internet is a fairly recent innovation but is growing at a huge pace and is expected to dominate retailing in the 21st century. Food retailers such as Woolworths and Coles Myer have introduced internet food shopping, although deliveries are usually only to metropolitan areas. You can buy virtually anything over the internet, and large savings can be made on goods that don't incur high postage or shipping costs. Under present rules, consumers are exempt from goods and services tax (GST) and customs duty when imported mail-order goods attract a total tax bill of less then $50. Australians are increasingly using the internet to buy products such as books, CDs and sporting goods (e.g. fishing equipment) from the US, on which savings can be substantial, although the Australian government is concerned at lost tax revenues from internet sales (estimated at several billion dollars a year) and is investigating ways of taxing internet transactions. When buying expensive goods overseas, you should always insure them for their full value.

Australian banks don't officially allow businesses to accept credit card orders over the internet, although many businesses ignore this edict, as banks have no way of knowing whether an order was received over the internet or by other means.

DUTY-FREE ALLOWANCES

Visitors or migrants coming to Australia are permitted to import the following goods duty free:

- 2,250ml (2.25 litres) of alcoholic drinks, including beer, wine or spirits, per person over 18 years of age.
- 250g of tobacco products (for customs purposes, 250 cigarettes are equal to 250g) per person over 18 years of age.
- All personal clothing and footwear (excluding furs).
- Articles for personal hygiene/grooming such as toiletries but excluding perfume concentrate.
- Articles taken out of Australia on departure, but excluding articles purchased duty and/or sales tax-free in Australia (any duty/tax-free goods are counted against your duty-free allowance).
- Any other articles (except alcohol and tobacco) obtained overseas or duty and sales tax-free in Australia, up to a total purchase price of $900 per person aged 18 or over ($450 for under 18s) – this includes goods intended as gifts or received as gifts, whether personal or carried on behalf of others.

Members of the same family travelling together may combine their individual duty-free allowances. Duty must be paid on any goods above the duty-free allowance, excess articles being valued for duty on the price paid for them, converted to Australian dollars. However, duty up to $50 is waived on goods in excess of duty-free concessions, provided that the goods are declared as excess to concessions and aren't for commercial purposes. If purchase receipts aren't available, alternative methods of valuation may be used. Some items (such as jewellery) are subject to high rates of duty. Payment of duty can be made in cash, by international credit card and by travellers' cheque (in A$). Information can be obtained from state customs offices (see **Appendix A**) or the Australian Customs Service (💻 www.customs.gov.au).

As well as duty-free shops at Australian airports, there are city duty-free shops where you can buy duty-free goods (upon presentation of a valid international air ticket) before going to the airport to catch your flight. Check the prices here first as they're usually lower than at airports. Purchases must usually be taken from the shop in a sealed bag (marked 'Important – Duty-Free Goods in Possession') that you must keep intact until you've boarded your flight. Alcohol, cigarettes, jewellery and perfume must be purchased within ten days of your departure and kept sealed until you've left Australia. However, some goods such as cameras, most electronic goods, film and watches can be used as soon as they're purchased. The maximum permitted value of purchases is $900, and these are listed on your ticket and must be shown to customs officers at airports, so you must take them with you as hand luggage when leaving the country.

One unusual feature at Australian airports is in-bound duty-free shops where you can buy alcohol and tobacco products and a limited range of perfumes and cosmetics before you reach immigration and customs.

GST Refunds

A GST refund on goods to the value of over $300 is available to tourists leaving Australia (known as the tourist refund scheme or TRS). In order to obtain the refund, the goods must be bought at a registered shop or business, where a tax invoice must be obtained, and must be exported within 30 days of purchase. When you leave Australia, you should present to a customs officer the tax invoice and you may also be required to present your departure documents (e.g. airline ticket), your passport and the purchased goods. If the amount refundable is less than $200, you usually receive it in cash. If the amount is larger, you must lodge a payment authorisation with instructions on how you wish the money to be repaid to you (by cheque, by credit card or by payment to an Australian bank account). GST refunds can be reclaimed only at airports or seaports with a TRS verification facility, and GST isn't refundable on duty-free goods.

CONSUMER RIGHTS

If you buy something which is faulty, damaged or doesn't work or measure up to the manufacturer's or vendor's claims, you can return it and obtain a replacement or your money back. Extended warranties and money-back guarantees don't affect your statutory rights as a purchaser, although the legal status of a warranty may be unclear. Some shops offer an unconditional refund or exchange of goods, which isn't required by law, although this guarantee is usually only for a short period and goods must be returned unused and as new.

You have the right to a refund or replacement goods if you buy a faulty product (with the exception of goods purchased at auction). Signs such as 'all care but no responsibility taken', 'goods left for repair at your own risk', 'no refunds given' and 'no responsibility for loss or damage' are meaningless and unlawful under state and federal laws. All goods must be of 'merchantable' (reasonable) quality and fit for the purpose for which they were sold, and it's illegal for sellers to include a clause in the conditions of sale that exempts them from liability for defects, lack of care or product faults. Most traders back down once you show that you know the law and are determined to obtain your rights.

There are a number of consumers' organisations in Australia, including citizens' advice bureaux, consumer affairs bureaux, fair trading bureaux, ombudsmen and small claims tribunals (see also **Legal System & Advice** on page 514). A consumer affairs bureau gives general advice over the telephone, but won't usually take any action on a complaint unless it's made in writing or in person. If you make a complaint, the bureau gives you advice and writes to the trader concerned on your behalf, or may refer your complaint to another government or consumer body to investigate. However, callers are often given poor or incorrect advice. If you're unable to resolve a dispute with a trader or tradesman, you can take a dispute to a small claims or consumer claims court or tribunal for a small application fee. Claims are limited to between around $2,000 and $6,000, depending on the state. Traders who fall foul of the Trade Practices

Act can be fined, usually up to a maximum of around $225,000, but much more in extreme cases.

The consumers' champion in Australia is the Australian Consumers' Association, 57 Carrington Road, Marrickville, NSW 2204 (☎ 02-9577 3399, 💻 www.choice.com.au), which publishes a number of magazines for consumers, including *Choice* (their general consumer magazine), *Choice Money and Rights, Computer Choice, Consuming Interest* (a quarterly magazine about consumer issues) and *Health Reader*. The ACA also publishes and distributes a wide range of consumer-oriented books. *Choice* contains independent tests of products and services and is essential reading when buying major household goods. Magazines are available only on subscription and not from newsagents. The ACA also provides a Consumer Information Service (☎ 02-9577 3399).

ROO

18.

ODDS & ENDS

This chapter contains miscellaneous information, in alphabetical order. Although all topics aren't of vital importance, most are of general interest to anyone planning to live or work in Australia, including everything you ever wanted to know (but were afraid to ask) about tipping and toilets.

ABORIGINES

The ancestors of the Aborigines are thought to have travelled from south-east Asia and arrived in Australia at least 45,000 years ago, although some experts believe it could be over 60,000. When the first Europeans established a colony in New South Wales (NSW) in 1788, there were thought to be some 300,000 Aborigines living in Australia in tribes, either semi-nomadic or sedentary. Like many tribal peoples, the Aborigines have always lived in harmony with their environment, making the most of the adverse climatic and geographical conditions.

In spite of the Aborigine presence, the European settlers treated their new home as *terra nullius* (no man's land) and refused to recognise Aborigine land rights. Over the next two centuries Aborigines were driven from their land, systematically slaughtered or forced to do low-paid agricultural work, as well as suffering vast casualties from imported European diseases such as influenza and smallpox. In the early 20th century, most Aborigines were confined to government reserves or Christian missions. Australia then introduced its now infamous 'assimilation policy', under which the federal government had complete jurisdiction over Aborigine lives, including legal custody over Aborigine children, many of whom were taken away from their families and put into foster homes or training centres. This generation of Aborigines is now referred to as the 'stolen generation'.

It was not until 1976 that the first Aborigine Land Rights Act was passed in Northern Territory, where about half of all land is now under Aborigine jurisdiction, including Uluru (or Ayers Rock). Nevertheless, Australia's record in trying to improve the living standards of its indigenous peoples over the last 25 years is among the worst in the developed world. In the rest of the country, very little land has been returned to the Aborigines, who live in squalor and at serious disadvantage. Aborigines have a life expectancy of 20 years less than white Australians and an unemployment rate four times higher, as well as numerous other problems such as alcohol and substance dependency. Amnesty International regularly launches scathing attacks on Australia's treatment of Aborigines, and many decent Australians are appalled by the plight of many Aborigines and most want them to receive a better deal (provided it doesn't cost them any money or land). Although attitudes are improving, much is still left to be done to reconcile the two societies.

CITIZENSHIP

Immigrants are eligible for Australian citizenship after just two years' residence in the previous five years, but this must include a total of 12 months in the two years immediately before making a citizenship application, which costs $120. Applicants must be permanent residents, be at least 18 years of age, have a basic knowledge of the English language, be capable of understanding the nature of their citizenship application and understand the responsibilities and privileges of Australian citizenship, be of good character, and be likely to live in Australia or maintain a close and continuing association with Australia. The ability to speak English doesn't apply to people over 50 (although in 2004 there was talk of raising this to 60), and those over 60 aren't required to understand the responsibilities and privileges of Australian citizenship.

Exceptions to the above rules apply to armed forces personnel (who need only to have served for three months), former Australian citizens (who need only to have been resident for 12 months in the last two years), permanent residents not present in Australia but engaged in activities beneficial to Australia, spouses, widows, widowers of Australian citizens (who normally need to have been resident only for the 12 months prior to their application) and various others. In certain cases, such as that of spouses/widows/widowers of Australian citizens, applicants must show that they would suffer significant hardship or disadvantage if they weren't granted citizenship.

Most people born in Australia before 26th January 1949 automatically became Australian citizens on that day, and those born between 26th January 1949 and 20th August 1986 automatically became Australian citizens unless one of their parents was a foreign diplomatic or consular official. Since 20th August 1986, citizenship has been acquired if, at the time of a person's birth in Australia, at least one parent was either an Australian citizen or a permanent Australian resident. Those born overseas to an Australian citizen can apply for registration as an Australian citizen by descent if they meet certain criteria. A child who's a permanent resident and legally adopted in Australia (after 22nd November 1994) automatically acquires Australian citizenship if at least one parent is an Australian citizen at the time of the adoption.

New citizens must make the following 'pledge of commitment': "From this time forward, under God, I pledge my loyalty to Australia and its people, whose democratic beliefs I share, whose rights and liberties I respect, and whose laws I will uphold and obey." (The words 'under God' may be omitted). The benefits of citizenship include the right to run for public office and to enlist in the defence and police forces, and undertake certain other public service jobs, the right to be protected under Australian diplomatic arrangements overseas, the right to claim full welfare benefits, the right to register children born overseas as Australian citizens and the right to vote, which is in fact an obligation, as Australian citizens are not only obliged to enrol on the electoral register, but obliged to vote in general elections as well! If you're granted Australian citizenship, you can retain your foreign passport (provided the country of issue permits dual nationality) and obtain an Australian passport. Once you're an Australian citizen, you must use your Australian passport to enter and leave Australia.

Over 70,000 people are granted citizenship each year, although only around one in ten immigrants becomes an Australian citizen (despite the fact that some 80 per cent of immigrants interviewed within six months of their arrival claim they will take out citizenship). British immigrants are the least likely to become

Australian citizens. In 2001 the government launched a citizenship 'drive' coinciding with the Federation Centenary Year to try to persuade permanent residents to become citizens, but in early 2005 it was estimated that there were over 800,000 permanent residents eligible for citizenship who hadn't applied. For further information, consult the comprehensive Australian citizenship website (🖳 www.citizenship.gov.au).

CLIMATE

The biggest attraction of Australia for many immigrants, particularly those from the northern hemisphere, is its temperate climate and the lifestyle it affords. Australia has climates to suit everyone (bar Eskimos), although it broadly has just two climatic zones. To those from the northern hemisphere, Australia is an 'upside down' country (weather-wise), with the warmest part (nearest the equator) at the top and the coldest at the bottom. Some 40 per cent of Australia lies in the tropical zone, while the remaining regions (south of the Tropic of Capricorn) are in the temperate zone. The tropical zone has two seasons: wet (November to April) and dry (May to October), while the temperate zones have four seasons: spring (September to November), summer (December to February), autumn (March to May) and winter (June to August).

Australia's seasons are also the opposite of those in the northern hemisphere, i.e. when it's summer in Europe it's winter in Australia and vice versa. Australia is less prone to climate extremes than other continents of comparable size because it's surrounded by oceans and has few high mountain masses. The most pleasant seasons in most of Australia are spring and autumn, with the exception of Tasmania where summer is the most enjoyable season.

The average hours of sunshine per day in Australia's capital cities ranges from five in Hobart to eight in Perth. January is the hottest month in most southern regions, while February is hottest in Tasmania and southern Victoria. Average summer temperatures in January range from around 17°C (63°F) in Hobart to 29°C (84°F) in Alice Springs and Darwin. Temperatures exceed 30°C (86°F) in most areas during summer, and temperatures occasionally soar to 45°C (113°F) or higher. The hottest place in Australia is Marble Bar (WA), where the temperature from October to March usually averages 40°C (104°F) or more. The highest recorded temperature in Australia is 53.1°C (127°F), measured at Cloncurry (QLD) in 1889. If you cannot stand extreme heat, choose to live in Adelaide, Hobart, Melbourne or Sydney rather than Brisbane, Darwin or Perth.

Australia has the lowest rainfall of any continent after Antarctica. Average annual rainfall for the capital cities varies from 1,536mm (60.4in) in Darwin, which is in the monsoon region, to 530mm (21in) in Adelaide. During the wet season in the north (particularly from January to March), roads can quickly become impassable as tracks turn into raging rivers after a downpour. In contrast, large arid inland areas get less than 250mm (10in) of rain per year. In winter, temperatures can fall below 10°C (50°F) on winter nights in most regions, and sleet can fall on the urban areas of Hobart and even in Adelaide and Canberra. Snow is rare except in the Australian Alps, straddling the New South

Wales/Victoria border, where it's possible to ski between June and October (see page 459).

Approximate average daily maximum/minimum temperatures for Australia's major cities are shown below in centigrade and, in brackets, Fahrenheit. (A quick way to make a **rough** conversion from centigrade to Fahrenheit is to multiply by two and add 30 – see also **Appendix D**.)

City	**Spring**	**Summer**	**Autumn**	**Winter**
Adelaide	22/11 (72/52)	28/17 (82/63)	22/12 (72/54)	16/8 (61/46)
Alice Springs	30/14 (86/57)	35/21 (95/70)	18/13 (82/55)	20/7 (68/45)
Brisbane	26/16 (79/61)	29/21 (84/70)	26/16 (79/61)	21/10 (70/50)
Cairns	29/21 (84/70)	31/24 (88/75)	29/22 (84/72)	26/18 (79/64)
Canberra	19/6 (66/43)	27/12 (81/54)	20/7 (68/45)	12/1 (54/34)
Darwin	33/24 (91/75)	32/25 (90/77)	32/23 (90/73)	30/20 (86/68)
Hobart	17/8 (63/46)	21/12 (70/54)	17/9 (63/48)	12/5 (54/41)
Melbourne	20/9 (68/48)	25/14 (77/57)	20/11 (68/52)	14/7 (57/45)
Perth	22/12 (72/54)	29/17 (84/63)	24/14 (75/57)	18/9 (64/48)
Sydney	22/13 (72/55)	26/18 (79/64)	22/14 (72/57)	17/9 (63/48)

The weather forecast is available in daily newspapers, via the internet and TV teletext services, and on TV and radio broadcasts. Warnings of extreme weather conditions affecting motoring are broadcast regularly on ABC national and local radio stations. Many newspapers devote a full page (often in colour) to the weather, and news programmes on radio and TV are usually followed by detailed weather forecasts and analyses. Forecasts are usually accurate, not least because of Australia's generally stable weather patterns.

Australian Capital Territory & Canberra

The ACT has an average of seven hours sunshine per day and summer temperatures average around 27°C (81°F). Canberra has four distinct seasons, with hot, dry summers and cold winters. It's situated inland, so the climate isn't moderated by the ocean as in Australia's coastal cities. Canberra is the coldest capital city in winter, with temperatures plunging to around freezing at night, although it rarely snows. Winter mornings are frosty but most days are bright and sunny, temperatures averaging around 12°C (54°F). Annual rainfall is low at around 660mm (26in). Canberra is noted for its clean air and isn't prone to pollution in summer.

New South Wales & Sydney

New South Wales has a variety of weather, although it generally has an equable climate. Sydney's rainfall is higher than average for an Australian city at

1,140mm (45in), which is spread fairly evenly throughout the year, including summer. In Sydney it rains on some 150 days a year, the wettest months being April to June. It has mild winters, when daytime temperatures rarely fall below 10°C (50°F) and can reach 17°C (63°F). Summer temperatures average around 25°C (77°F), although the humidity sometimes makes the weather feel oppressive, particularly from January to March. Occasionally, the temperature in Sydney exceeds 40°C (104°F) and can still be 30°C (86°F) at midnight, although this is rare, as cool sea breezes help lower temperatures during heat waves. Sydney frequently has high pollution levels in summer.

Northern Territory, Darwin & Alice Springs

Northern Territory has a tropical climate with just two seasons: wet from November to April (also known as the 'green' season) and dry for the remainder of the year. The weather is generally as hot as hell all year, with average daily temperatures in Darwin between 20 and 33°C (68 and 91°F) and reaching over 40°C (104°F) for weeks on end in the central desert regions (and Alice Springs). Rainfall is almost non-existent in Darwin from May to September, which is more than compensated for between December and March, when it's between 250 and 380mm (10 and 15in). The heat and humidity are often oppressive, with humidity as high as 95 per cent just before the start of the wet season. Northern Territory is prone to cyclones and violent thunderstorms. Alice Springs has an average of 9.5 hours of sunshine a day, with warm winters and hot, dry summers. Summer evenings can be cool, while in winter the temperature often falls below freezing at night. Alice has low annual rainfall, with an average of around 40mm (1.5in) falling between December and February.

Queensland & Brisbane

Queensland has a sub-tropical climate in the south and is tropical in the north, with wet and dry seasons. Summer is the wet season, when rainfall averages around 1,000mm (40in), particularly in the north, where violent thunderstorms and floods are common. The state has the wettest town in Australia, Tully, with over 4,000mm (160in) of rain per year (four times that of Brisbane). Extremes of flood and drought are common in country areas. Brisbane is one of the sunnier cities in Australia, with an average of over 7.5 hours per day and mild, sunny winters. Average temperatures are between 10°C (50°F) and 21°C (70°F) in winter and between 21°C (70°F) and 29°C (84°F) in summer. Summer temperatures can, however, exceed 38°C (100°F), and humidity can be very high, although it's usually tempered by cool sea breezes in coastal areas.

South Australia & Adelaide

South Australia is the driest state and its northern regions are mostly desert. The inhabited parts, however, have an almost Mediterranean climate, characterised by long, dry summers and short, mild winters, and are said to have the best year-round climate in Australia. Adelaide is noted for its low rainfall (the lowest of any state capital) at just 530mm (21in), which falls mainly between April and October. It isn't too cold in winter, when average temperatures are between 8°C (46°F) and 16°C (61°F). There's an average of four hours sunshine per day in winter and seven hours in summer. Summers are hot with maximum temperatures averaging over 27°C (81°F), although nights aren't usually too hot and there's low humidity. It's very hot in the northern desert regions, where summer temperatures are frequently over 40°C (104°F).

Tasmania & Hobart

Tasmania has a temperate climate, with four distinct seasons, but is without the extremes of the mainland states. It's the coldest part of Australia and is occasionally hit by icy southerly winds from Antarctica, although it's still relatively mild by northern European standards. Nights can be cool throughout the year, although winters aren't as cold as in Canberra and Alice Springs. The average winter temperature in Hobart is between 5°C (41°F) and 12°C (54°F). It has around 620cm (25in) of rain per year (half that of Sydney and Brisbane), rain falling on around 180 days per year, mostly between July and October. In the west, rainfall is around four times that of Hobart. Hobart enjoys an average of around five hours of sunshine per day, maximum summer temperatures averaging around 21°C (70°F). Water temperatures are much lower than in the rest of Australia, and it's generally too cold for sea bathing.

Victoria & Melbourne

Victoria has a generally mild climate, somewhere between maritime and continental, although it can have very hot and cold periods. The weather in Melbourne can be extremely changeable, and it's said that you can experience all four seasons in one day. Melbourne experiences cold, wet and windy weather in autumn and winter, although temperatures rarely fall below 5°C (41°F), with highs of around 14°C (57°F). Mountainous regions have snow in winter, when temperatures remain below freezing for long periods. Melbourne has low rainfall of around 660mm (26in), half that of Sydney and Brisbane, and this is fairly evenly spread throughout the year (June and July are the wettest months). The city has mild autumns (the most pleasant season) and hot summers, when temperatures average 25°C (77°F) and occasionally soar to 40°C (104°F).

Western Australia & Perth

The southern areas of Western Australia enjoy a Mediterranean climate, while northern areas have a tropical climate with dry and wet seasons. Perth is the sunniest capital city in Australia with an average annual temperature of 18°C (64°F) and over eight hours' sunshine per day. Spring and autumn are the most pleasant seasons. The average rainfall is low at 914mm (36in) per year (although it's over 1,500mm/60in on the south-west coast) and it falls mainly between

April and October. The northern and eastern regions have very low rainfall and consist mostly of desert. Winters in Perth are mild and sunny but wet, with average temperatures of between 9°C (48°F) and 18°C (64°F), although frost is common away from coastal areas. Summers are very hot, with daytime temperatures frequently between 30°C (86°F) and 40°C (104°F) and hot nights, although it's a dry rather than humid heat. The summer heat is mitigated by cool breezes that blow in off the sea from Fremantle (west of Perth); the breeze is called the Fremantle Doctor for its soothing effect (some enterprising locals bottle it and sell it to tourists!).

Natural Disasters

Australia is frequently hit by frequent natural disasters, including bush fires, cyclones, droughts, floods and tropical storms, and occasionally by earthquakes. Periodic droughts are a way of life and a constant worry for farmers. In many rural areas, rivers are sucked almost dry by the demand for water for irrigation, causing many to slow to a trickle and the water to become polluted by toxic algae (rivers are also polluted by salt and some are dying). There are frequent (sometimes permanent) water restrictions in most regions of Australia, even in the major cities. The Australian weather is periodically affected by *El Niño*, an ocean warming phenomenon where prevailing cold water currents along the west coast of South America become warmer, thus upsetting weather patterns and leading to floods in North and South America and droughts in Australia.

Bush fires are a constant threat in country areas (mainly in summer), which are often caused by lightning strikes, although many are started by people. They often threaten country towns and occasionally major cities, and deaths among fire-fighters and homeowners are frequent (some people needlessly lose their lives because they refuse to abandon their homes). Lighting fires in a bush fire zone is strictly forbidden; even where it's permitted, you must ensure that every spark is extinguished before leaving and must **never** throw cigarette butts out of car windows.

Cyclones (known as 'blows') are fairly common in the summer months (between November and April) in the northern regions of Australia (from Western Australia to Queensland). In 1974, cyclone Tracey flattened Darwin with gusts of up to 280kph (174mph). It killed 66 people and destroyed more than 5,000 homes, leaving fewer than 500 intact in what was the worst natural disaster in Australia's modern history. The city has since been completely rebuilt to 'withstand' cyclones. More recently, Exmouth in Western Australia was devastated by Cyclone Vance in 1999. Violent tropical and electrical storms are common in the north of Australia, particularly northern Queensland. In January 1998, for example, torrential rains in Townsville caused widespread flooding when 500mm (20in) of rain fell in just 12 hours.

Greenpeace Australia Pacific predicts that the Australian climate will become more in extreme in the 21st century. The average temperature of much of the country is expected to rise by up to 2°C by 2030 and by up to 6°C by 2070. Australia, already the world's second-driest continent (after Antarctica), is also expected to become even drier. High temperatures and this increasing dryness combined in 2003 to cause severe bushfires which burned for 59 days, a sign of what is to come. Rainfall in south-west Australia could decline by up to 60 per cent by 2070, and much of Australia can expect storms with greater maximum wind speeds and more sudden and extreme rainfall (but with a reduction of total rainfall).

Earthquakes are rare in Australia, although in 1989 one struck Newcastle (NSW), killing 13 people, injuring 160 and causing damage costing $1.7 billion.

CRIME

Australia is a safe country by international standards, and you can walk almost anywhere at any time of the day or night in Australian cities without the risk of being mugged or murdered. However, it's important to take the usual safety precautions that you would in any country and to bear in mind that Australia has become a more violent place in the last decade. Crime rates vary from state to state: ACT and Northern Territory are the most dangerous places to live, while Tasmania and Victoria are the safest. Burglary is rife in Australian cities, particularly Sydney, and nearly 500,000 cases are reported each year. Car theft is also widespread in cities, although the incidence is decreasing. Beware of pickpockets and opportunist thieves such as bag snatchers in major cities and crowded places, and keep a close eye on your belongings when travelling on public transport and when staying in hotels or hostels. 'Ramraiding' used to be widespread in Australian cities but has fallen off since retailers stopped displaying valuable goods in their windows.

Although basically honest, many Australians delight in 'beating the system', including cheating their employers (bludging), fiddling their income tax (e.g. by not declaring income) and not paying motoring fines – unpaid fines total $millions annually. Many people take their lead from officials, the police and politicians, among whom corruption is widespread. Organised crime is rife in Australia's major cities, where much crime is linked to Asian gangs. It's estimated that crime costs Australia some $32 billion annually, including white-collar crime (e.g. false pretences, forgery and fraud), which is the country's largest crime cost (it's also the biggest crime growth area and the hardest to prosecute). Around $13 billion (of the $32 billion mentioned above) per year is spent on public and private crime prevention.

Violent crime is still relatively rare in Australia, although it has increased considerably in the last decade or so (as in most other western countries). There has been a huge increase in armed robbery in the last decade, and assaults, murders and rapes have all increased dramatically, although muggings are still relatively rare. Violent crimes by the young have soared (many children and youths are totally out of control) and gun (see below) and knife culture is widespread. Armed robbery is becoming fairly common in Australia, where banks, petrol stations and retail outlets are the most common targets (particularly all-night shops and petrol supermarkets). As a result, some outlets have stopped accepting cash and many are considering closing at night. Women should avoid travelling alone at night, and hitchhiking is dangerous for both sexes (there have been a number of murders of backpackers in recent years, many involving a serial killer, thankfully now behind bars).

Central government, local authorities, police forces and security companies all publish information and provide advice on crime prevention. Police forces have local crime prevention officers whose job is to provide free advice to businesses, homeowners and individuals. See also **Car Theft** on page 299, **Home Security** on page 156, **Legal System & Advice** on page 514 and **Police** on page 520.

Drugs

Illegal drug use and trafficking is a vast and growing problem in Australia, although the authorities in some states have taken a more enlightened view of the use of 'soft' drugs such as cannabis and marijuana in recent years, and there are nationwide moves to liberalise laws prohibiting their use.

Smoking cannabis (pot) and marijuana is widespread in Australia, where around a third of the adult population uses or has used the drugs, and growing cannabis/marijuana plants is a vast cottage industry. The law regarding their use varies considerably. They've been decriminalised for minor possession and growing offences in the ACT, Northern Territory and South Australia, where there's a fine for possession or production but no conviction is recorded. However, possession is still a criminal offence in NSW, Queensland, Tasmania and Victoria, where possession and/or production can result in a fine of up to $500,000 (Queensland) and/or up to 25 years in jail (Victoria). Victoria has introduced a 'cannabis cautionary scheme' for first-time offenders, who receive a formal caution and are then referred to a drug treatment centre (police forces around the country are watching the scheme with interest and in some states are considering introducing a similar scheme for heroin offenders), while in Western Australia, since 2004 the possession of small amounts of cannabis or marijuana is usually subject to a fine rather than a conviction. Unlike hard drugs, there's little crime associated with cannabis or marijuana use.

Hard drugs are responsible for a large proportion of crime in Australia, including over half of all thefts in the major cities (which are committed by drug addicts to finance their habit). It's also estimated that heroin trafficking is involved in some 40 per cent of serious crime. Despite harsh penalties, Queensland is reckoned to be the worst state for hard drug use, particularly amphetamines, ecstasy and LSD. Some officials would like to decriminalise all drug use and treat users as victims rather than criminals, although this is unlikely to happen in the near future in Australia.

Guns

Like Americans, Australians have a fascination for guns and there are millions of legal and illegal guns in private hands. However, the incidence of gun crime is remarkably low considering the number of weapons in circulation (only some

25 per cent of homicides involve the use of guns). Following the Port Arthur massacre in 1996 (when 35 people were shot dead when a gunman went on the rampage), the government instituted a buy-back of automatic and semi-automatic guns (including pump-action shotguns and self-loading rifles) financed by a Medicare levy. Owners were given 12 months to hand in guns but, when the amnesty ended in 1997, it was conservatively estimated that a million people held guns that were now illegal. There has been compulsory registration of firearms since 1st July 1997 and owners must be aged over 18, undergo a training and safety course and have a good reason to own a gun, such as belonging to a shooting club. New penalties for possessing illegal firearms include a $6,000 to $24,000 fine and up to four years' imprisonment, depending on the type of firearm. However, Australia's gun laws are still among the most liberal in the world.

Prisons

Australia has a tough sentencing and prison regime (including controversial private prisons), and the prison population has more than doubled since 1990 (prison violence is widespread). Northern Territory has the highest prison population. Tougher sentences have been introduced in recent years in many states, and sentence-reducing or remission have been abolished, although neither policy has had much effect on crime rates (the main reasons for crime are drug use, family breakdown, poverty and unemployment – particularly among youths). Many people are held on remand for up to 12 months in prison cells where conditions are often appalling, and around half of them are acquitted by the courts. A disproportionate number of Aboriginal and Torres Strait Islander people are convicted of crimes (mostly due to drunkenness and related crimes): these comprise just 2 per cent of the population but make up 20 per cent of prisoners in some states. Deaths in custody (including suicides) are high and include a disproportionately high number of Aborigines.

GEOGRAPHY

Australia is one of the world's oldest land masses (some of its rock was formed over 3 billion years ago) and the largest island. Separated from other land masses, it evolved in partial isolation, resulting in its unique flora and fauna, and the development of the Aboriginal race, with a civilisation stretching back between 40,000 and 60,000 years. The country extends 3,200km (1,988mi) from north to south and 4,000km (2,485mi) from east to west, covering an area of 7,682,300km^2 (2,966,144mi^2), including Tasmania, with a coastline of 36,738km (22,826mi). It's the world's sixth largest country (after Russia, Canada, China, the US and Brazil) and is around the same size as continental US (minus Alaska), one and a half times the size of Europe (excluding Russia) and more than 30 times the size of the UK.

Australia lies in the southern hemisphere, south-east of Asia and between the Indian and Pacific oceans. Its nearest neighbour is Papua New Guinea, which is some 200km (125mi) north of Cape York in the north-west. Bali and other Indonesian islands lie off the north-west coast, and the French island of New Caledonia is situated to the north-east. New Zealand is around 1,700km (1,050mi) from the south-east coast, and to the south lies Antarctica. Australia is surrounded by four seas (Arafura, Coral, Tasman and Timor) and three oceans (Indian, South Pacific and Southern). Almost 40 per cent of the country lies north of the Tropic of Capricorn.

The Great Barrier Reef lies between 50 and 300km (31 to 186mi) off the north-east coast and stretches from the Torres Strait to Gladstone. It's the largest coral reef in the world, extending some 2,000km (1,260mi) and encompassing an area of around 200,000km^2 (77,226mi^2). The reef is the world's largest living entity and an important marine ecosystem containing many rare life forms (it has been declared a World Heritage site).

Australia is the world's flattest continent, with an average elevation of less than 500m (1,640f) – the world's average is 700m (2,296ft) – and only around 5 per cent of it is more than 600m (1,968ft) above sea level. The Great Western Plateau covers most of Western Australia, a large part of Northern Territory and South Australia, and part of Queensland. East of the plateau are the Central Eastern Lowlands, extending from the Gulf of Carpentaria in the north to eastern South Australia and the western Victorian coast. The Great Dividing Range (or Eastern Highlands) follows the east coast southwards from northern Queensland to southern Tasmania, separating a narrow fertile strip of land on the coast from the vast, flat, arid inland plain, which is broken only by a few low mountain ranges such as the Flinders and Macdonnell Ranges and the Olgas, and by Uluru (Ayers Rock). Uluru is the largest rock on earth, 9.4km (5.8mi) in circumference; if you're tempted to climb it, bear in mind that it's Aboriginal sacred ground and many people have died of heart attacks in the attempt! Other mountain ranges include the Hamersley Range, the Kimberleys and the Stirling Range in Western Australia, and the Snowy Mountains (in the Australian Alps) in Victoria, where Mount Kosciusko is the highest point (2,230m/7,316ft) in Australia.

Australia has the lowest rainfall of any continent after Antarctica (see **Climate** on page 502) and evaporation exceeds rainfall in 70 per cent of the country. Surface water is scarce and most lakes and rivers are dry most of the year (Lake Disappointment is appropriately named!). The country's longest rivers are the Murray, Darling, Ord and Swan. The main river is the Murray which, with the River Darling, has a catchment area covering NSW, Queensland and Victoria. Severe salting has occurred in recent years due to indiscriminate land clearing for agricultural use, which has reduced irrigation potential and lowered the quality of drinking water (if nothing is done, the Murray-Darling basin will be dead in 40 or 50 years). Lush forests are found only on the east coast, particularly in the far north.

Much of the centre and west of the country consists of barren terrain (some 1.5 million km^2/579,195mi^2) – a third is desert or arid lands, around two-thirds semi-arid and shrub lands – and only around 6 per cent is cultivated for crops or used for grazing. Australia has three main deserts – the Great Sandy, the Great Victoria and the Gibson – and several smaller ones.

Australia is divided into six states (New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia) and two territories (the Australian Capital Territory and Northern Territory). The island of Tasmania (also called the Apple Isle) is larger than Denmark or the Netherlands and was founded by the Dutchman Abel Tasman in 1642 and originally named Van Dieman's Land (changed to Tasmania in 1856). External territories include the Australian Antarctic Territory, Christmas Island, the Cocos (Keeling) Islands and Norfolk Island (the territory of Ashmore and Cartier Islands). Macquarie Island (around 1,600km/994mi south-east of Tasmania) is administered by Tasmania.

GOVERNMENT

The Commonwealth of Australia was formed on 1st January 1901, when the states gained their independence from the UK, prior to which each state was an independent colony. Australia has a parliamentary system of government based on the British system, while the (written) constitution and federal structure are based on the US model. The powers of the Commonwealth parliament (the legislature) are laid down in the constitution, which can be amended only by a referendum carried by a majority of voters in a majority of the states, as well as an overall majority. The Australian constitution provides for a division of power between the Commonwealth and the states. The sovereign head of the Commonwealth of Australia is the UK's Queen Elizabeth II, who's represented in Australia by the Governor-General and state governors (see **Republic Debate** on page 514). Australia has a three-tiered system of government: Commonwealth, state and local.

Commonwealth Government

Like Washington DC in the US, Canberra is the purpose-built capital city and capital of the Australian Capital Territory (ACT). The ACT was created as a compromise when New South Wales and Victoria couldn't decide between them whether Sydney or Melbourne should be the capital of Australia. In 1911 the ACT, located roughly half way between Sydney and Melbourne, was acquired from the NSW government. Northern Territory was transferred from the state of South Australia to Commonwealth administration in the same year. The Commonwealth government first convened in Canberra in 1927, before which Melbourne was the seat of federal government. A new Parliament House was inaugurated in 1988 on Capitol Hill.

The Commonwealth government has constitutional power over Australian territories (Australian Capital Territory and Northern Territory) and can overturn laws made there, e.g. the controversial euthanasia law enacted in Northern Territory in 1995. It's responsible for banking, currency, customs and excise, defence, foreign affairs, immigration, income and sales tax, intellectual property (copyrights, patents and trademarks), international trade and commerce, postal services and communications, and social services in all states and territories. The Commonwealth government raises around 80 per cent of total government spending.

The Australian parliament is bicameral (consisting of two houses): the House of Representatives and the Senate (see below).

House of Representatives

The house of representatives (lower house), whose principal role is as legislator (maker of laws), is elected every three years (the next general election is scheduled for 2007) and its 150 members (MHRs) make up the government of the day. Each MHR is elected by and therefore represents a constituency with approximately the same population. The number of members allocated to each state and territory is proportionate to the number of residents, as follows: New South Wales (49), Victoria (37), Queensland (28), Western Australia (15), South Australia (11), Tasmania (5), the Australian Capital Territory (2) and Northern Territory (2). Arithmeticians might notice that the total of the states' representatives is 149, not 150, but the figures are from the government website – it's a concern that the people running the country cannot add up!

Senate

The senate (upper house) represents state interests and reviews legislation passed by the lower house; its approval is required before proposed legislation can become law. The senate is composed of 12 senators from each state and two from each territory, making a total of 76. Senators are elected for a six-year term (except for Australian Capital Territory and Northern Territory senators, who serve for three years) by a system of proportional representation. In senate elections, the whole state constitutes the electorate.

State & Territory Government

Each state has its own parliament (with upper and lower houses, except for Queensland, which abolished its second house in 1922), a cabinet headed by a premier, a governor (who's the Queen's representative) and its own constitution. The lower house is called the Legislative Assembly or the House of Assembly and is usually elected for four years, while the upper house is usually called the Legislative Council and elected for twice the period of the lower house. The Australian Capital Territory, the Northern Territory (self-governing since 1978) and Queensland have a single house (the Legislative Assembly). The head of the largest party in the ACT and NT is called the chief minister, and the Queen's representative is called the administrator.

State governments have control over Aboriginal welfare, community services, conservation, education, forestry, health, housing, infrastructure, justice, mineral resources, police, roads, tourism, transport and water. The states receive the bulk of their funding from the Commonwealth government, although they also levy stamp duty and charges on banking and other financial transactions, plus various other duties and taxes. They're continually in conflict with the Commonwealth government over funding for services such as healthcare and law enforcement.

State parliaments are generally elected under a preferential voting system for the lower house and by a variety of other systems for the upper house. Under the preferential voting system, voters must place number 1 against their first choice and 2, 3, etc. against the other candidates in order of preference. If nobody secures a majority from the first preference, the second is used. If nobody secures a majority from the second, the third is used, and so on.

State government was long noted for its corruption and nepotism, although this is generally considered to be no longer the case. Many state politicians do hardly anything, and in some states (e.g. Victoria) the upper house rarely sits (upper houses are essentially just a 'rubber stamp' for the lower house).

Local Government

Local government, which comprises various councils, is responsible for a number of services, including community services, the construction and maintenance of local roads and other infrastructure, libraries, parks and recreation grounds, public health, refuse (rubbish) collection, sports and community centres, swimming pools, town planning, water and sewerage, and weights and measures. Councils (including city, municipal, shire and town councils) provide services to their communities and control local matters, such as property zoning. There are some 717 councils in Australia, whose powers and responsibilities vary from state to state, consisting largely of elected representatives who usually act in an honorary capacity. Although generally well run, some councils have built up huge debts, often through building and acquisition programmes. Councils are largely funded by business taxes, property taxes (council rates), supplemented by federal and state funds. Local government departments and officials are listed in telephone directories under 'Local Government'.

Political Parties

Australia has six main political parties: the Australian Democrats (AD), the Australian Labor Party (ALP), the Country Liberal Party (CLP), the Independent Party (IND), the Liberal Party (LP) and the National Party of Australia (NPA). Some parties are regional parties and stand in only one or two states (among them, despite its name, the NPA), and Australia essentially has a two-party system, comprising the 'liberal' and 'national' parties (right wing), who traditionally form a coalition, and the ALP (left wing, but a much more moderate party than it was in the '60s and '70s), with the AD and the IND minor players. The party with a majority of seats in the House of Representatives generally forms the government (although, if it has no overall majority and cannot find coalition partners, it could find itself in opposition). The leader of the largest party (or the largest party in a coalition) becomes the Prime Minister (currently John Howard), who presides over a cabinet of ministers.

The Labor Party held power from 1983 until 1996, but the Liberal/National coalition is currently the dominant force, and the present state of the parties in the House of Representatives is Liberal Party 75, Labor Party 60, National Party 12, others 3. The most recent election was held in October 2004, with the coalition winning its fourth consecutive victory. All Australian citizens must vote in Commonwealth elections or face a fine (although there's a move to change to voluntary voting). Only Australian citizens over 18 years of age and British subjects who were resident in Australia and on the electoral roll on 25th January 1984 may vote.

Republic Debate

There's an ongoing debate in Australia over whether the country should become a republic and replace the Queen by an elected president. The sovereign head of the Commonwealth of Australia is Queen Elizabeth II, the Queen of England, who's represented in Australia by the governor-general (G-G) and the state governors. The G-G is nominated by the Commonwealth government and appointed by the Queen, and acts on the advice of ministers in virtually all matters. However, this system led to a major political crisis in 1975, when the G-G dismissed the elected Labor government of Gough Whitlam and called a general election after the government failed to pass the budget bill (this has, in fact, occurred six times in Australia's parliamentary history). There's a huge gulf between republicans and monarchists, and a referendum was held in November 1999. In spite of previous indications that the republicans would win, 55 per cent of Australians voted against the republic. Only ACT and Victoria voted clearly for a republic. Therefore, for the time being, Queen Elizabeth remains Australia's head of state.

LEGAL SYSTEM & ADVICE

Australian law is based on English common law, which it resembles closely. This is divided into statute law, enacted by legislature, and common law, which is developed by the courts, both of which continually evolve as a consequence of precedents set by the courts. There's also a clear distinction between criminal law (acts harmful to the community) and civil law (disputes between individuals). If there's a dispute between Commonwealth and state law, Commonwealth law takes precedence.

Less serious criminal cases are heard by magistrates or justices of the peace, while serious criminal and civil cases are held before a judge and jury (e.g. in a district or county court) consisting of 12 people in criminal cases (fewer in civil cases). There's no capital punishment in Australia. Many minor offences incur fines, including drinking under age and on trains outside the permitted hours, littering, smoking where it's prohibited, taking alcohol on to Aboriginal lands, and topless and nude bathing (where prohibited) – laws regarding these and other activities differ from state to state.

Each state or territory has its own court system, consisting of magistrates' courts, intermediate district or county courts and supreme courts. There are also state children's courts, courts of petty sessions, family courts (which handle divorce cases and the custody of children), industrial courts (which hear claims concerning industrial relations law) and small claims courts. Some disputes, such as family disputes and disputes between neighbours, can be resolved by mediation. Most criminal cases in Australia are heard in state or territory courts. There are huge delays in hearing cases, and local courts are hugely overburdened, some magistrates courts processing up to 60 cases per hour. In serious cases, the accused are held in prison on remand for up to a year before their cases are heard; when the accused is on bail, cases can take up to 18 months to come to court.

A federal system exists to deal with matters over which the Commonwealth government has jurisdiction. The highest court in the land is the High Court of Australia (created in 1976), which is the country's final court of appeal from the states' supreme courts. It's presided over by the chief justice and six other justices, all of whom are political appointees. In recent years, there has been an acrimonious relationship between the High Court and politicians (at stake is the balance of power between the judiciary and the government). Other federal courts include the Federal Court of Australia and the Family Court of Australia, both of which handle specialised cases involving federal law.

In 1986, Australia changed the constitution to prevent the UK making laws in Australia or having any government responsibility, thereby removing the ultimate legal appeal to the British Privy Council. At federal and state levels, the office of ombudsman deals with a variety of citizens' complaints against government administration. Administrative Appeals Tribunals hear appeals in cases involving freedom of information, immigration, pensions and tax.

If you're arrested, you aren't required to give your name or address and are permitted to contact a friend or lawyer (called solicitors in Australia) before answering any questions. The police provide an interpreter if you're arrested and cannot speak English. It's best to say nothing until a lawyer is present and even then you have the right to remain silent (although this may change under a government review). Your country's consulate or embassy in Australia can usually provide you with a list of local lawyers, if necessary speaking your native language. If necessary, the police provide a duty lawyer. In some states, interrogation is recorded on video. If you're charged with an offence, you may be released on bail (a surety) or remanded in custody (foreigners may have their passports confiscated to prevent them leaving the country).

Each state has a legal aid commission, and you may be able to obtain legal aid if you cannot afford a lawyer, although it's subject to a means test and is becoming increasingly difficult to obtain as a result of cuts; people are often refused help unless they're facing jail or a fine of over $1,000. Information about legal aid can be obtained from local courts. Free legal advice is also available in all states and territories (there's a fee of $2 in Western Australia) from various organisations, including citizens' advice bureaux, community legal or justice centres and legal aid commissions.

As in most countries, civil liberties are constantly under threat, although Australia remains one of the most free and open countries in the world. For information regarding civil liberties in Australia, contact the Australian Civil Liberties Union (ACLU), PO Box 1137, Carlton, Melbourne, VIC 3053 (☎ 03-9347 8671, 💻 www.go.to/aclu), which publishes an annual booklet, *Your Rights*, containing information about your legal rights in various situations. The booklet is available from ACLU and from newsagents for $6.50. See also **Consumer Rights** on page 495.

MARRIAGE & DIVORCE

Marriage

As in most western countries, Australians are marrying later – on average around 27 years of age for women and 29 for men. Many people choose to remain single and there's an increasing number of single, childless women. In 2003 there were 106,400 marriages, a slight increase on 2002 and continuing the increase since the low of 2001. Weddings may take place anywhere, and an increasing number (currently around 45 per cent) don't take place in a church.

Some 70 per cent of Australian adults are married, around 15 per cent are lone parents and some 8 per cent live in *de facto* marriages (an unmarried couple living together as husband and wife). *De facto* couples don't have the same inheritance rights as married couples and should therefore ensure that their wills reflect their wishes.

Anyone planning to marry must complete a *Notice of Intention to Marry* and give it to the person (e.g. a minister or civil marriage celebrant) who's conducting the marriage. Notice must be given between one and three months before the planned date of the marriage. Both parties must provide their birth certificates and a divorce decree or death certificate if they've been divorced or widowed. A man must usually be 18 to marry and a woman 16, although anyone aged under 18 must have their parents' consent to marry and permission from a judge or magistrate. A marriage must be witnessed by two people aged over 18. A legal marriage that takes place overseas is almost always recognised in Australia. A woman usually takes her husband's surname when she marries, although it isn't obligatory and she can retain her maiden name.

Divorce

Australia has one of the highest divorce rates in the world, marriages lasting an average of less than eight years (there's around one divorce for every two marriages). The year 2001 saw the highest number of divorces (55,300). Under the Family Law Act, the only grounds for divorce in Australia are the irretrievable breakdown of a marriage; 'fault' (e.g. adultery, cruelty or desertion) no longer constitutes grounds for divorce. Under the law, a marriage has irretrievably broken down if a couple has lived apart for one year and there's no reasonable likelihood of a reconciliation. It's also possible for these conditions to be met when a couple lives separately and apart in the matrimonial home, although it's difficult to prove. If a couple have been married for less than two years, they must usually have considered reconciliation with the assistance of a marriage guidance counsellor before a court will hear divorce proceedings.

The average cost of a divorce in court fees alone (excluding your solicitor's fees) is around $1,850, with a fee of $288 payable simply to file an application. Extra fees apply to obtaining court orders on access to and custody of children and property orders. For further details, visit the website of the Family Court of Australia (🖳 www.familycourt.gov.au).

One of the Family Court's main duties is to protect and promote the welfare and rights of dependent children. Both parents have joint custody of a child under Australian law, although one parent can ask for and be granted sole custody, in which case the wishes of the child are taken into consideration. Before maintenance is granted, the age, financial resources and obligations, and health of each party are taken into consideration (the same applies to the division of matrimonial property). Matters concerning the custody of children, division of property and maintenance must be decided before a divorce can be granted. After one month, a decree becomes absolute and the parties are free to re-marry. Although the law varies with the state, generally when a *de facto* marriage breaks up after two years, either party can apply for custody of children, division of property or maintenance as if they were formally married.

MILITARY SERVICE

There's no conscription (draft) in Australia, where all members of the armed forces are volunteers. The Australian Defence Force (ADF) comprises three services: the Australian Army, the Royal Australian Air Force and the Royal Australian Navy. The combined strength of the ADF (including reservists and civilians) is around 105,000 (51,819 permanent service personnel, 26,927 reservists and the remainder civilians). Some 13.3 per cent are women, who are eligible for 99 per cent of navy and air force positions and around two-thirds of army positions (women are banned from carrying combat arms). In recent years, there has been an exodus from the services, and the armed forces are finding it difficult to recruit.

All soldiers initially enlist for a minimum of four years under the Open Ended Enlistment Scheme and after four years can apply for discharge by giving six months' notice. Applicants for the ADF must be Australian citizens or be eligible for grant of citizenship or must undertake to apply for citizenship when they become eligible. They must be aged at least 17 and under 35 (42 if they have a particular skill) and must be at least 152cm (5ft) tall. Reservists serve a minimum of 26 days a year (14 full-time). In recent years, a new form of reserve service has been introduced. Under the Ready Reserve programme, members serve full-time for 12 months and then train for 50 days per year for four years.

Soldiers may also transfer from the regular army or army reserve to the Ready Reserve, in which case they're committed to five years' part-time training.

Australia is a signatory to a number of defence treaties, including the Five Power Defence Arrangement (FPDA) with Malaysia, New Zealand, Singapore and the UK, and the ANZUS alliance with New Zealand and the US. The country also has a close military relationship with Indonesia, with whom it conducts combined exercises. Australian troops were deployed in East Timor during 1999 and 2000, and were responsible for most of the evacuation of UN personnel and the restoration of calm. Australia sent around 2,000 troops to help with the invasion of Iraq in 2003, and in spring 2005 still had over 1,000 troops there. Australia spends some $14 billion per year on defence (2.8 per cent of its GDP) and there are plans to modernise the defence forces over the next ten years at a cost of $5 billion.

PETS

Certain pets can be imported into Australia from most countries, although there are rigorous controls and it's expensive. The importation of birds and small mammals such as hamsters is also prohibited. Certain breeds of dog that are considered dangerous aren't eligible for importation, including dogo Argentino, fila Brazileiro, Japanese tosa and the pit bull terrier or American pit bull.

All imports are subject to quarantine (see below), and an import permit must be obtained before shipment. Applications should be made at least two months before the intended date of importation, to the Australian Quarantine and Inspection Service (AQIS, 💻 www.aqis.gov.au) in the state where you will be living. The application fee is $80 (and there's usually an assessment fee of $20 or more in addition). An import permit takes up to four weeks to be issued and is valid for two months. Imported dogs and cats must meet the following criteria:

- Be aged at least 12 weeks at the time of export.
- Be identified by a microchip.
- Have been continuously resident for six months (or since their birth if less than six months old) in the country of origin immediately prior to shipment to Australia.
- Not have been in quarantine or under quarantine restrictions during the 30 days before export.
- Have current vaccinations (see below).

Dogs must have vaccinations for distemper, hepatitis, para-influenza and parvovirus, and must also test negative for canine brucellosis, canine tropical pancytopenia and leptospirosis within 30 days of export. Cats must have vaccinations for calicivirus, feline enteritis and rhinotracheitis. Vaccinations must have been given at least 14 days before shipment and not more than 12 months previously. All dogs and cats must be treated for internal parasites within 14 days of shipment and for external parasites within 96 hours of export, and must pass a clinical examination within 48 hours of shipment.

If dogs and cats exported to Australia don't meet all the pre-export and post-arrival testing, and certification, health and vaccination requirements, they may need to be re-exported, treated or destroyed, or remain in quarantine until any disease concerns have been resolved.

All dogs aged over three months old must be registered annually with the local council. If your dog has been 'desexed', the charge is $20; if it still has its reproductive organs intact, you must pay $40!

Shipment

Pets must be shipped by air to Australia in an International Air Transport Association (IATA) approved container, available from pet shipping agents such as Airpets Oceanic (UK ☎ 01753-685571, 💻 www.airpets.com) and Par Air Services Livestock Limited (UK ☎ 01206-330332, 💻 www.parair.co.uk) in the UK. Animals are inspected at airports by a veterinary surgeon before shipment and can only arrive at the following airports in Australia: Kingsford Smith Airport (Sydney), Perth Airport and Tullamarine Airport (Melbourne). Other entry points require AQIS (see below) consent.

Quarantine

Dogs and cats from the Cocos (Keeling) Islands, New Zealand and Norfolk Island aren't required to undergo quarantine. Dogs and cats from approved rabies-free countries and territories, including Cyprus, Hawaii, Ireland, Japan, Malta, Norway, Singapore, Sweden, Taiwan and the UK, are quarantined for 30 days. Dogs and cats from countries and territories where rabies is considered to be well controlled (including Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Israel, Italy, Luxembourg, Malaysia, the Netherlands, Portugal, Spain, Switzerland and the US) are quarantined for a minimum of 30 days and a maximum of 120. Pets from certain other approved rabies-free countries (mostly Pacific islands) must spend 60 days in quarantine. The import of dogs and cats from countries and territories where dog-mediated rabies is endemic is permitted only indirectly via an approved country, where the animal must have been resident for at least six months prior to export to Australia.

On arrival in Australia, dogs and cats are quarantined in an approved animal quarantine station at Byford (Western Australia), Eastern Creek (NSW) or Spotswood (Victoria). Quarantine costs are around $12 per day for a cat and $16 for a dog. Weekly visits are permitted during the quarantine period. Other charges include $35.50 for document clearing, $71 for the examination of the animal and $95 or $120 for transport (depending on the time of day).

Many pet owners decide that the cost and strain of quarantine on their pets (and themselves) is too much to bear and find their pets new homes, acquiring new pets on arrival in Australia. For further information contact the Australian Quarantine Inspection Service (AQIS), PO Box 858, Canberra, ACT 2601 (☎ 02-6272 4455, 💻 www.affa.gov.au). The AQIS publishes a leaflet, *The Importation of*

Dogs and Cats into Australia (AQIS information sheet 2), as well as having comprehensive information and forms online.

POLICE

Each state and Northern Territory has an independent police force, and there's an Australian Federal Police (AFP) force, which is the Commonwealth government's primary law enforcement agency. The AFP is responsible for protecting federal property and enforcing federal laws such as those concerning counterfeiting, drug trafficking, fraud, illegal immigration, money laundering, organised crime and terrorism. The AFP also provides community police services in the Australian Capital Territory and in Australia's external territories. The National Crime Authority (which deals with organised crime) also has a policing role. Most state police forces have special squads to handle VIP protection and specific crimes such as armed robbery, drug trafficking and use, fraud and homicide. There are also water police in cities and coastal areas.

All police in Australia are armed and in addition to guns carry other 'weapons' to pacify 'dangerous criminals', such as extendable batons and capsicum (pepper) sprays (used by NSW officers to disable armed attackers). Police officers in NSW have been issued with semi-automatic pistols (15-shot, .40 calibre) in order to confront armed gangs and, in early 2005, Victoria police contemplated strike action if not issued with similar weapons. General police policy if threatened is to shoot first and ask questions afterwards, although this is changing after a number of 'accidental' deaths in recent years. There have been frequent incidents where police have shot dead unarmed assailants or even innocent bystanders (the Australian police shoot more innocent people than crooks). The number of deaths in custody has also risen alarmingly in recent years, including many Aboriginals (black people are around 20 times more likely to die in custody than white people).

Police in some states (e.g. Victoria) have stopped attending routine calls (such as security alarms, the vast majority of which are false) in an effort to redirect resources to fighting crime. In some areas the police have drastically reduced the number of incidents they visit in order to cut their workload and allow more police to patrol the streets. Instead of sending a car, they may ask callers to report minor incidents by telephone or go to a police station.

There are an increasing number of complaints by the public against the police in some states, and Australian police generally have a poor public image and are often seen as a law unto themselves.

There have been numerous police corruption scandals in recent years in Australia, which, if the allegations are true, has some of the most corrupt police forces in the western world. After investigations in NSW, for example, some 200 police officers were found to have criminal records. Corruption varies from minor infringements such as accepting free food and drinks and tipping off repair companies in return for a commission, to assaults and sexual harassment, extortion, fabrication of evidence, involvement in organised crime, selling confiscated drugs, selling inside information to criminals, stealing goods and money, and taking bribes. Freebies and kickbacks are considered to be a legitimate perk of the job by many officers. An almost impenetrable police culture protects crooked officers, and the authorities find it virtually impossible to obtain convictions (and, in any case, don't like to wash their dirty linen in public). Whistle-blowers who shop their colleagues or don't 'play the game' are likely to be hounded out of the force or transferred to the 'back of Bourke'. The anti-corruption record of the Police Integrity Commission (PIC) has been described by some politicians as a joke.

Sexism and racism are widespread in Australia's police forces, and female officers generally have poor promotion prospects compared with male officers.

Details of your rights regarding arrest, detention by the police, questioning and statements are explained in the ACLU publication *Your Rights* (see page 495). The police emergency number varies with the state – if in doubt, call the operator on ☎ 1234 or the national emergency line on ☎ 000. See also **Car Theft** on page 299, **Crime** on page 507, **Home Security** on page 156 and **Legal System & Advice** on page 514.

POPULATION

The population of Australia reached 20 million in December 2003 and in spring 2005 stood at around 20.4 million. Population growth slowed in the '90s because of lower net immigration and low birth rates, and the growth rate in 2004 was a modest 1.2 per cent, although this was still higher than in many other industrialised nations. Australia has a declining birth rate, as women are generally choosing to marry later and have fewer children. At the present rate of 1.73 births per woman (less than half the birth rate in 1961) and with current rates of immigration, the population is expected to grow relatively slowly in the 21st century. It's expected to be 21 million by 2010, 22 million by 2020 and between 24 and 28 million by 2050 (although other projections have come up with a decline to 20 million by 2050). In the last 20 years, there has been a huge rise in the number of people aged over 65 (who accounted for 13 per cent of the population in 2004) and in particular those aged over 85. By 2020 the over 65s are expected to comprise around 16 per cent of the population. The average age in Australia in early 2005 was 36.7 years.

The indigenous Aboriginal and Torres Strait Islander population of Australia is around 300,000, over half of whom live in NSW and Queensland. The Aboriginal population was estimated at between 200,000 and 750,000 when Australia was colonised by the English in 1788, although it was reduced dramatically in the 19th and early 20th centuries, since when it has recovered. See **Aborigines** on page 500.

Since the war, there has been an influx of migrants from continental Europe, including large numbers of Greeks and Italians, plus Lebanese, Turks, Yugoslavs and various others. All major cities contain suburbs with predominantly 'foreign' communities and atmospheres, including Chinese, Greek, Italian, Lebanese and Yugoslav. Sydney is home to more New Zealanders than most cities in New Zealand, and Melbourne's Greek population is the third largest in the world (after Athens and Thessalonica). Since the end of the official 'white Australia' policy in 1973, Australia has admitted large numbers of Asian immigrants, including many refugees from Indochina. There are also significant numbers of immigrants from Central and South America, the Middle East, the Pacific and South Africa. In 2004, an estimated 91 per cent of the population was of European descent, 5 per cent Asian and 1.5 per cent Aboriginal. Nevertheless, around 75 per cent of the population is Australian born. Within the next 50 years, around 25 per cent of Australia's population is likely to be of Asian origin.

Australia is a highly urbanised society: around 85 per cent of Australians live in urban areas (up from just over 60 per cent in 1921) and the population of the eight capital cities is growing faster than that of rural areas. Brisbane, Darwin and Perth are Australia's fastest-growing cities. Over 70 per cent of the population live in the major cities, which are situated on or near the coast, over 40 per cent in Sydney and Melbourne alone. Some 80 per cent of Australians live within 30km (20mi) of the coast, 35 per cent in NSW; over 60 per cent of whose population lives in Sydney and its suburbs.

The average population density in Australia, where vast areas are virtually uninhabited, is just two people per km² (compared with 85 people per km² in Asia). The capital, Canberra, has a density of just 20 people per km² or around a tenth of the population density of most European cities. Victoria is the most densely populated state. The population of states and territories and their capital cities in 2004 was as follows:

State	Population	Capital
ACT	323,000	Canberra (320,000)
NSW	6.75 million	Sydney (4.2 million)
NT	198,000	Darwin (100,000)
QLD	3.85 million	Brisbane (1.75 million)
SA	1.6 million	Adelaide (1.2 million)
TAS	480,000	Hobart (198,000)
VIC	4.9 million	Melbourne (3.6 million)
WA	1.975 million	Perth (1.4 million)

The long-term population shift away from the south-east to the west and the tropics has continued unabated in the early 21st century. Victoria has lost thousands of people to other states in the last decade or so, although by the late '90s the exodus had slowed to a trickle (most people move from Victoria to Queensland). South Australia and Tasmania have been losing the most people in recent years (Tasmania recorded a net loss in 1999) and the ACT is also losing residents at a high rate. And in recent years, Australians have been fleeing the arid interior and clinging to the coast with more enthusiasm than ever.

Queensland is the fastest-growing state (most new arrivals are interstate migrants, many moving there on their retirement), although the flood of migrants (particularly retirees), which increased by 30 per cent in the '90s, has slowed in recent years. Nevertheless, Queensland is expected to replace Victoria as the second most populous state by around 2025. Rapid population growth in some areas of Queensland has placed a huge burden on the infrastructure such as hospitals, roads and schools, and is also having detrimental environmental and ecological consequences in some areas.

Some environmentalists believe that Australia already has more people than its natural resources can sustain, despite the huge size of the country and the low population density, while others argue that the country can sustain a much larger population. (In recent years, the post-war slogan of 'populate or perish' has been changed to 'populate **and** perish' by those who would like to see immigration drastically reduced.)

RELIGION

Australia has a tradition of religious tolerance, and every resident has total freedom of religion without hindrance by the state or community. In fact, Australia is a secular society and has no official state religion, although around 70 per cent of the population are Christians, at least nominally, and 25 per cent of Australians claim to have no religion. Churches, particularly the Catholic Church, play a large role in education, and most private schools being partly church-funded, but church attendance is low in Australia. In general, Australians are fairly laid-back about religion and there are few religious zealots and bible-thumpers, as are common in the US and some other countries.

Most Protestant churches have merged to become the Uniting Church, although the Anglican Church has remained independent. Roman Catholic (4.8 million) and Anglican (3.9 million) are the two main religions, followed by the Uniting Church (1.3 million), Presbyterian (675,000), Orthodox (500,000), Baptist (295,000), Lutheran (250,000) and Pentecostal (174,000) churches. There are also sizeable Buddhist, Jewish and Muslim communities in the major cities. During the last decade, mainstream Christianity (apart from Catholicism) has declined (only the Orthodox Church thrives in Australia, particularly in Melbourne and Sydney), while 'nature-based' religions such as druidism, paganism and witchcraft have proliferated. Eastern and minority religions have also gained in popularity, including Japanese Mahikari, Shinto and Taoism. There's no recognised Aboriginal religion, although the Aboriginal people have many sacred sites throughout the country.

Every town and city has an Anglican and a Catholic church, and Uniting churches are also common. Religious centres for all the world's major religions are found in the major cities, and details of church and religious services are published in local newspapers throughout the country.

SOCIAL CUSTOMS

All countries have particular social customs and Australia is no exception. Australians are generally very informal in their relationships and won't be too put out if you break the rules, provided your behaviour isn't outrageous. On the other hand, in some circles, eccentricity is much prized and you may be invited to some social functions **only** if you act disgracefully (but make sure you don't confuse the vicar's tea party with the local wife-swapping club). However, bear in mind that Australia is a multicultural society, and many people retain the same customs as their forefathers in their 'home' country, even when their family has been in Australia for generations. As a foreigner you may be forgiven if you accidentally insult your host, but you may not be invited again. The following are a few Australian social customs:

- When introduced to someone, you should generally follow the cue of the person performing the introduction, e.g. if someone is introduced as Bruce you can safely call him Bruce; however, if someone is introduced as the Reverend Piddleton, it might not be wise to address him as 'Piddles' (unless he asks you to). After you've been introduced to someone, you usually say something like 'hello', 'pleased to meet you' or even 'g'day mate' and shake hands. Even total strangers are often called mate (even women), particularly in working class circles (so don't be surprised if your plumber calls you mate). Note that 'mateship' (which roughly equates to the American term 'buddy') is a different thing altogether: it applies only to men and to be someone's life-long mate is considered an honour and a big compliment.
- Among friends, it's common for men to kiss ladies on the cheek (or once on either cheek). Men don't usually kiss or embrace each other in Australia (although it depends on their nationality and sexual orientation).
- Australians are a lot more direct in asking questions and voicing their opinions than their British or European cousins (like Americans). Don't be surprised if an Aussie gives you the 'third degree' when you meet for the first time. It's nothing personal – they're just being curious and are genuinely interested in strangers.
- Australians are usually friendly and hospitable to strangers, and often go out of their way to help you. If you're travelling around Australia, don't hesitate to use your contacts to obtain a free bed (Australians you meet may offer to put you up or volunteer their friends and family). It's considered quite normal to take people up on these offers, even if they're total strangers.
- It's common for neighbours to invite newcomers around for a cup of tea (or something stronger), although in cities (where people often live next to each other and remain strangers) you may have to go out of your way to meet your neighbours. A good way to meet the locals is to hold a barbie (although difficult in an apartment) and invite all your neighbours. If you're invited to a barbie, it's common to take a bottle of wine or some beer and you may be asked to bring your own meat (or whatever else you wish to eat). Some invitations ask guests to bring along a 'plate', e.g. a buffet dish from which everyone can help themselves. Men and women tend to congregate separately at social occasions such as parties or barbies. You are, however, permitted to fraternise with members of the opposite sex.

- Australians tend to dress casually, e.g. to wear shorts to the office in summer, and it isn't usual to wear a suit or tie unless you're a high-powered manager or a salesperson. Smart casual dress is adequate for most informal occasions, e.g. when visiting restaurants and nightclubs. When going anywhere that may be formal (or particularly informal), it may be wise to ask in advance what you're expected to wear. On the rare occasions when dress is formal, such as evening dress or dinner jacket, it's stated in the invitation and you're unlikely to be admitted if you turn up in the wrong attire. If you're invited to a wedding, always enquire about the dress, unless you want to stick out like a sore thumb. In Australia, black or dark dress is usually worn at funerals.
- Guests are normally expected to be punctual, with the exception of certain society parties, when late arrival is *de rigueur* (unless you arrive after the celebrity guest), and at weddings, when the bride is always late. Anyone who arrives late for dinner or, horror of horrors, doesn't turn up at all, should expect to be excluded from future guest lists (unless he has a **very** good reason).

TIME DIFFERENCE

There are three different time zones in Australia, which is one of the few countries in the world to have a zone that isn't a whole hour ahead of or behind its neighbours (CST):

Zone	GMT+	States/Territories
Western Standard Time (WST)	8 hours	WA
Central Standard Time (CST)	9.5 hours	NT, SA
Eastern Standard Time (EST)	10 hours	ACT, NSW, QLD, TAS, VIC

To add to Australia's temporal confusion, all states and territories except Northern Territory, Queensland and Western Australia operate 'daylight saving' in summer, when clocks are advanced one hour. All except Tasmania change their clocks at 2am on the last Sunday in October and the last Sunday in March. In Tasmania, daylight saving starts a month earlier and ends up to a month later! This creates no fewer than five different time zones in summer, e.g. when it's 9am in Western Australia, it's 10.30am in Northern Territory, 11am in Queensland, 11.30am in South Australia noon in the ACT, NSW and Victoria and either 11am or noon (depending on the month) in Tasmania. Not surprisingly, attempts are being made to rationalise summer time zones. Time changes are announced in local newspapers and on radio and TV.

Australia hasn't converted to the 24-hour clock, and times in many timetables are given using the 12-hour clock (i.e. am and pm), with before noon times printed in light type and afternoon times printed in bold type.

In view of the huge time difference between Australia and many other continents (e.g. there are 10 or 11 hours' difference between Western Europe and EST), you should always check the local time when making international calls (one sure way to upset most people is to wake them at 3am). The time difference between Australia and most countries is listed at the back of the white pages under 'Telstra 0011 International and Telstra Faxstream 0015 International'. You can also obtain world time information and a time converter for over 220 countries via the internet (🖳 www.telstra.com.au). The table below gives the time in a selection of cities when it's noon (in winter) in Sydney:

SYDNEY	LONDON	CAPE TOWN	TOKYO	LOS ANGELES	NEW YORK
Noon	1am	3am	10am	5pm*	8pm*

* Previous day

TIPPING

Tipping isn't a general practice in Australia (Americans please note!), although you may wish to leave a tip when you've had exceptional service or have received good value. However, tips are regarded by some Australians as patronising or even insulting. People almost never tip taxi drivers in Australia. However, it's common practice to round up taxi fares to the nearest dollar, although a cab driver may round the fare down rather than give you change. Cloakroom attendants, garage staff (who clean your car's windscreen or check its oil or tyre pressures), hairdressers, hotel staff and porters (who usually have set charges) also don't expect to be tipped (but won't complain if they are). It isn't customary to tip a barman in a bar or pub, although many people leave their small change. Tipping in hotels depends where you're staying – it's unnecessary in tourist or medium class hotels, although staff in grand establishments are used to receiving tips from their wealthy clients. Otherwise, service charges aren't usually added to bills by hotels and restaurants.

One of the few exceptions to the 'no tipping' rule is top class restaurants, where it's customary to tip waiters up to 10 per cent of the bill for good service. Restaurant tips can be included in cheque or credit card payments or given as cash. The total on credit card counterfoils may be left blank to encourage you to leave a tip, so don't forget to fill in the total before signing it, or the waiter may enter his own 'tip'.

TOILETS

Public toilets in Australia are usually free and generally clean. They're commonly found in bus and train stations, council and tourist offices, department stores, parks and shopping centres. The most sanitary (even luxurious) toilets are found in department stores, hotels and restaurants, and are usually only for customers. Clean toilets are also found in airports, (near) beaches, car parks, museums and galleries, petrol stations, and public and private offices. Pub toilets vary from 'no-go areas' to spotless.

Australians don't use the terms bathroom, powder room or washroom when referring to a toilet, but use a variety of (often colourful) names, including ablutions, bog, crapper (after Thomas Crapper, who invented the WC), dunny (an outside toilet in country areas, often consisting of a wooden hut with an earth floor), ladies' or gents' (room), lavatory (lav), loo, privy, public convenience, thunder box, toot and WC (water closet).

Some toilets have nappy (diaper) changing facilities and facilities for nursing mothers, and there are also special toilets for the disabled at airports, bus and railway stations and in shopping centres in major cities. Roadside pubs in country areas (roadhouses) have toilets and showers. When using a public toilet, make sure you use the correct one, as it's sometimes difficult to tell the difference between the stylish male and female signs.

VINO

19.

THE AUSTRALIANS

Who are the Australians? What are they like? Let us take a candid (and totally prejudiced) look at the Australian people, tongue firmly in cheek, and hope they forgive my flippancy or that they don't read this bit (which is why it's hidden away at the back of the book).

The typical Aussie is amusing, an anarchist, arrogant, a beach bum, boorish, brave, bronzed, a carnivore, casual, chauvinistic, classless, cosmopolitan, fiercely competitive, a cricket and footy fan, crude, delinquent, down to earth, eccentric, egotistical, a foreigner, frank (to the point of bluntness), friendly, a compulsive gambler, garrulous, generous, handsome, hedonistic, homophobic, honest, hospitable, idealistic, inebriated, informal, insular, irreverent, jingoistic, laid back, loud, macho, materialistic, matey, naive, an 'ocker', open, optimistic, outspoken, parochial, a philistine, proud, relaxed, a republican, sincere, sociable, sophisticated, a surfie, tardy, tough, an inveterate traveller, unambitious, unpretentious, unreliable and xenophobic.

You may have noticed that the above list contains 'a few' contradictions (as does life in Australia), which is hardly surprising as there's no such thing as a typical Australian and few people conform to popular stereotypes. Australia is one of the most cosmopolitan and multicultural countries in the world and a nation of 'foreigners' (except for a few hundred thousand Aborigines), who have as much in common with each other as Icelanders with Africans or Tibetans with South Americans. However, despite its diverse cultural and racial mix, Australia isn't a universal melting pot, but a potpourri of ethnic splinter groups living separate lives with their own clubs, customs, neighbourhoods, newspapers, restaurants, shops, sports, and even TV and radio stations.

Australians pride themselves on their lack of class-consciousness and don't have the same prejudices and pretensions common in the 'old world', although Australia has never been an egalitarian society. Australia is far from being a classless country, however, and status is as important here as it is anywhere else, although it's usually based on money and character rather than birthright. Australia generally has no 'old school tie' barriers to success and almost anyone, however humble his origins, can fight his way to the top of the heap (although colour barriers aren't so easy to overcome). Despite the fact that the vast majority of Australians are misplaced Britons and assorted Europeans on the wrong side of the world, modern Australia has more in common with America in its ambitions, attitudes and lifestyle than with the UK or Europe.

Australians are noted for their insularity (which is hardly surprising when your nearest neighbours are thousands of miles away) and xenophobia – no doubt due to being inundated by foreigners, many of whom cannot (or won't) speak English. Nobody knows better than the Aussies that foreigners were created solely to be detested and loathed (Australians have a wealth of derogatory terms for immigrants), and transmit exotic diseases – which is why their planes are fumigated before they're allowed to set foot on Australian soil. Many Australians are prejudiced against all foreigners, who only come to Australia to steal their jobs and 'bludge' (scrounge) off the state, and they don't care much for anyone who isn't a dinky die Aussie (newcomers are derisively called 'new Australians'). The culture gap is widest between Australians and Asians (the White Australia policy was officially abandoned in 1973 – but not in the nation's psyche), who are better educated, more hard-working and often more intelligent – enough to incense anyone. However, for better or worse, the country has belatedly (and reluctantly) concluded that its future lies in trading with its Asian neighbours rather than maintaining its traditional ties with the UK.

The natives have a particular abhorrence for the ubiquitous British (Poms) and New Zealanders (Kiwis), both of whom are the prime culprits in stealing Aussie jobs (when not dole bludging on Australian beaches). Kiwis have free access to Australia and wash up on Australian shores in vast numbers (Bondi Beach is the 'home of the NZ government in exile'); not surprisingly, they're the butt of many Australian jokes. However, Aussies reserve a special place in their hearts for the British, endearingly referred to as whinging Poms or Pommy bastards, to whom they're inexorably drawn by mutual antipathy. Making fun of the Poms is a popular pastime and has given rise to a surfeit of Pommy jokes (e.g. Q. 'What's the difference between a 747 and a Pom?' A. 'When you switch off the engines, the 747 stops whining.'). The Aussies cannot bear to be constantly reminded of their convict ancestry, while the Poms are mortified that they gave the Aussies free passage (admittedly brig class) to their land of sunshine and plenty, while they stayed at home in the cold and rain. Aussies are an ungrateful shower and don't appreciate what the Poms have done for them, such as teaching them how to play cricket and rugby, introducing them to British culinary delights, and generally educating them on how to behave in polite society (admittedly this hasn't been an unqualified success – but what can you expect from 'Neanderthals' who live at the end of the earth, thousands of miles from the nearest civilisation?).

Australia is a hotbed of ethnic friction, although, apart from a small minority, most Australians **aren't** racist or even xenophobic. If it's any consolation to foreigners, Aussies don't exactly get on with their fellow countrymen and delight in abusing their neighbours at every opportunity. All Australians look down on those from other states and love to make fun of them. The inhabitants of Australia's two major cities have a shared loathing for the 'other lot' and the only thing that's (sometimes) worse than a whinging Pom to a Sydneysider is a Melbournite (and vice versa). Interstate rivalries, particularly between Victoria and New South Wales, have been a brake on economic progress for decades. To outsiders, Sydney is full of crooks, homosexuals (it's one of the gay capitals of the world), posers and yuppies; it's always raining in Melbourne (Bleak City), where the locals are staid and snobbish and consist mostly of Greeks and Italians (called Mexicans by those from NSW, as they're 'south of the border'); Queenslanders (banana benders) are red-necked fascists and uncivilised ockers; Canberra has been described as 'the ruination of a perfectly good sheep station' and is a deadly-boring place (it's often likened to a cemetery) inhabited by civil servants and politicians (enough said) – if you develop a yearning to live in Canberra, you should seek immediate psychiatric help; Adelaide is conservative and dull and inhabited by prudes and killjoys (wowsers) – South Australians are disparagingly termed crow-eaters after the eating habits of the early settlers; Western Australians (sandgropers) are aliens, backward and country bumpkins who inhabit a different planet (Perth is the most remote city in the world); Northern Territorians (topenders) are Crocodile Dundee types, drunks and primitives, who are either paid to stay or cannot afford to leave; and Tasmanians (taswegians) are dimwits (all that in-breeding), puritans and radical conservationists, descended from convicts and still living in the 19th century.

Being (relatively) intelligent people, Australians have a *laissez-faire* attitude to business and work, which lag well behind having a good time. They down tools at the drop of a spanner (Australia has some of the more militant trade unions in the world) and think nothing of having a day off work (sickie) when they've something better to do, which is most of the time. If Australians worked as hard as they played (particularly at sport), they'd put even the Japanese to shame. Contrary to the widely held misconception that 'hard work never did anyone any harm', Aussies know only too well that hard 'yakka' is bad for your health and can prove fatal. They prefer to make (or more often lose) their fortune at gambling, the only acceptable way to get rich, and bet on almost anything, including bingo, casinos, football pools, general elections, horse and greyhound racing, lotteries, poker machines (pokies), toad, cockroach and lizard races, which politician will get caught next with his hand in the till, or even (in desperation) two flies climbing a wall. Gambling on sporting events is a national obsession.

Australians are passionate about sport ('life be in it'), which is an integral part of Australian culture. The country is highly successful in international competitions, particularly swimming, which isn't surprising as training includes trying to out-swim a great white shark! Australians can be found in their natural state on a beach or anywhere where there's water (when not in a pub). However, with the exception of those who spend their time boxing kangaroos, racing water buffalo or wrestling crocodiles, the nearest most Australians get to working up a sweat is their TV. Despite the popular image of Australians as bronzed, muscular lifesavers and bathing beauties, the majority are overweight and unfit – a popular 'sport' in the outback is 'whammying', where fatties attempt to knock each other over with their beer bellies! Nevertheless, when achievements are measured against population, Australia is the foremost sporting nation in the world (but don't tell the Aussies – they're conceited enough as it is). Australia has fierce sporting rivalry with its neighbour New Zealand (particularly at rugby), although the most popular sport is Pommy bashing, which reaches its peak in the customary humiliation of the Poms at cricket. However, although they're sports fanatics, Australians believe in fair play and love to root for the underdog – unless it's the English, in which case they yearn to see them ground into the dust.

It's a common misconception among foreigners that Australians speak English – amazingly some people even go to Australia to **learn** English! However, don't expect Australians to speak British English or even American English (the Mad Max movies had to be dubbed for American audiences). The only people who speak proper English in Australia are the foreigners – apart, that is, from the million or so migrants who hardly speak a word of it. Australians converse in a secret language (slanguage) called 'strine', full of blasphemy, fun, profanity, rhyming slang, strange words and ungrammatical phonetic spelling (Aussies have some of the most colourful abuse in the world). Aussies routinely abbreviate everything, as it's usually too hot to say the whole word (and opening your mouth lets the flies in); most syllables are omitted to save energy – besides which, enunciating clearly is difficult when you're pissed.

Which brings us to the Aussies' favourite pastime – boozing. The Aussies' natural habitat is a pub (preferably close to a beach), where they spend their waking hours between visits to the dole office and the meat pie van. Their favourite tipple is ice-cold beer, otherwise know as amber nectar, a cold one, neck oil, etc., or a glass of Chateau Chumbawumba for the wimps. Aussies are passionate about their local beers and aren't particularly complimentary about brands brewed in other states (outside Queensland, XXXX stands for CRAP). In truth, Aussies don't really care much for beer, which is just an excuse for a good vomit (big spit, chunder, kark, laugh at the ground, shout for Ruth, technicolor yawn, etc.). However, despite their awesome reputation as a nation of drunks, Aussies consume less alcohol per head than the inhabitants of many European countries (which is best not mentioned in your local pub in Oz). Recent figures published by World Drink Trends showed Australia languishing in an ignominious 20th place.

Australia has long been famous for its 'cultural cringe' and is still occasionally typecast as a land of mutton-eating philistines, although it's no longer the cultural desert some would have you believe. It may come as a surprise that not all Aussies are beer-swilling, loud-mouthed, uncultured yobbos and some have even been known to visit theatres and listen to classical music (Australia even has an opera house!). Nowadays Australians export their culture in the guise of art, films, music and TV programmes, which are disseminated around the globe. It's even possible to take a degree in Australian studies, which lasts for **a whole week** and includes an in-depth study of barbies, the Bee Gees, the bush, Clive James, cricket, Crocodile Dundee, Dame Edna Everage, footy, Fosters, Germaine Greer, Kylie, Mad Max, Neighbours, Olivia Newton John, Rolf Harris, Skippy, surfing, and the Sydney Opera House. However, although they have a sharp (crude) sense of humour, the Aussies are somewhat lacking in mirth when it comes to attacks on their culture, and newcomers should tread warily.

Aussies are infamous for their macho image and a peculiar Aussie male bonding called mateship (similar to American buddyship). Australian men are men's men, and mainstream males have no time for limp-wristed gays. However, rumour has it that Australian men are becoming more sensitive (heaven forbid!), that ockerism is dead and Aussie men are now new age guys – although anyone who believes that is a few snags short of a barbie (a sensitive Aussie is an oxymoron). The Australian lifestyle magazine *Ralph* (Responsible And Lovable Piss-Head) is much nearer the mark and is targeted at the ubiquitous incorrect bloke interested mainly in beer, boys' toys, humour, motors, sex, sport and trivia (not necessarily in that order – some Aussies actually prefer sex to beer, but most have a bigger capacity for booze).

Aussie males are rampant chauvinists (not surprisingly, women's lib passed Australia by), and some of their more flattering terms for women include bush pigs, swamp hogs and maggots – a good looking woman (Sheila) is a 'glamour maggot' or 'glam mag'. Paradoxically, Australia was the one of the first countries in the world to give women the vote, although they were still banned from the pub (not that most women would have been seen dead in one). When attending social functions, men traditionally congregate at one end of the room (or garden), usually where the booze is, and the Sheilas at the other (attending to the food). Despite their ocker image, many Australians are apparently (according to a recent 'survey') considerate lovers when sober, although they're also among the world's fastest performers (they don't want to waste valuable drinking time). To the average Aussie male, foreplay is 'hey Sheila, you wanna ****?' and sex drive is doing it in the back of a panel van. (While on the subject of sex, readers may wish to know that if they go to their corner shop and ask for some Durex, they're likely to end up with a roll of sticky tape).

Australian politicians (pollies) are world leaders in mismanagement and some of the most hilarious and entertaining in the world (you have to laugh, otherwise you'd cry). In a less liberal country they'd all be locked up, although this would deprive Aussies (not to mention a legion of broadcasters, cartoonists, journalists, etc.) of their best source of jokes. Whatever momentous events are happening elsewhere in the world, you can always rely on Aussie politics for some amusing diversions such as defections, lurks and perks, party infighting, rorts (scams), sackings and scandals, although strangely there are very few sex scandals – could they all be gay? When not junketing around the world (or abusing their official credit cards, etc.), pollies spend their time (well at least a few days a year) hurling personal abuse at each other in parliament (not surprisingly, there are relatively few women politicians in Australia). Aussies have a healthy disrespect (contempt) for their politicians and need to be forced to vote under the threat of fines. The seat of government (Canberra) is appropriately located in the wilds of New South Wales – well away from civilisation.

Immigration has undeniably made Australia a culturally richer, more diverse and infinitely more interesting country. However, today's Australia is closed to many of the immigrants who have made Australia one of the best countries in the world. (First you were transported for free, then you had to pay £10 and now they won't even let you visit without a visa – if you want to stay, you need to be under 30, speak fluent English, and have a couple of university degrees and ten years' work experience). However, if you're rejected, try to look on the bright side. The Australian Dream isn't always what it's cracked up to be, and surveys have found that almost half of recently arrived migrants believe they were better off at home (admittedly most were unemployed and without access to social security).

Australia's problems include child poverty, drug abuse, a high divorce rate, high suicide and crime rates, high unemployment (plus job insecurity), homelessness, pollution, a shameful record on preserving its environment, animal life and indigenous peoples (see **Aborigines** on page 500), and endemic welfare dependency. Many Australians have little optimism, particularly the young, many of whom are in a desperate plight and have been largely abandoned by politicians and business. In the last decade or so, the country has been ravaged by high unemployment, which together with the burgeoning number of single-parent families and low pay, is increasingly creating two Australias: the haves and the have-nots. Poverty is blamed for causing domestic violence, family breakdowns and lawlessness. Many Australians work too hard, travel too far, arrive home too late, and have kids who go to schools too far away. These problems are by no means unique to Australia in today's ever-competitive world and are shared by most western countries. However, how Australia faces up to them and the challenges of the 21st century will shape its future for generations to come.

Australians were profoundly shocked by the recession in the '90s, which destroyed the myth of economic security and eternal prosperity. In the '90s, Australians were under siege from all sides, with many of their traditional beliefs and values swept away by events largely beyond their control (such as Asia's economic meltdown). In recent years, Australia has appeared to be retreating from the rest of the world (the great leap backwards), introverted and inward-looking, unable to come to terms with its past, frightened by the future, and with political 'leaders' who lack strategy or direction. Many people consider that the current Liberal-National coalition government represents the old (widely discredited) conservative approach, and not the brave new world and opportunities that Australia needs to grasp in order to establish itself as a dynamic force in the modern world.

And now for the good news! Australia is one of the most liberal, open, stable and tolerant societies in the world. It has a strong economy, with abundant natural resources, political stability, a skilled workforce, steady population growth, and substantial domestic and foreign capital investment. It's renowned for its superb beaches, rugged beauty, wonderful climate, creativity, cultural diversity, freedom, outdoor lifestyle, excellent local government, friendly people, fine restaurants (and barbecues), open spaces, extensive sports facilities, good transportation and healthcare, and unique wildlife.

Australia is rated as one of the top countries in the world for its quality of life, and Sydney was ranked fifth and Melbourne 12th in a 2004 survey of the 'best' cities in the world by Mercer Human Resource Consulting; Adelaide, Brisbane and Perth also appeared in the top 25. Some say that Sydney is like America before the innocence faded, a truly cosmopolitan, international city. Australians rank among the world's most contented people and are generally happy with life, although paradoxically many people reckon that life is getting worse. Australia is nothing if not a land of contradictions and, despite the gloomy predictions from some quarters, most Australians have remarkable faith in themselves and optimism for the future, although newcomers should be aware that 'she'll be right' is code for 'everything that can go wrong will', and 'no worries' means 'it has screwed up again'.

Newcomers should also be sure never to compare Australia unfavourably with their home country (the worst sin is to say repeatedly, 'we do it like this/better at home'). However, if you really want to rile the Aussies, you could complain about their boring blue skies and tell them their beer's too cold and their wine's too warm, the sun's too hot (and gives you cancer), there are too many flies and bugs, their birds squawk instead of sing, much of the wildlife is out to eat or kill you, and everywhere you turn there are smiling, friendly Aussies.

Aussies are casual (relaxed to the point of sleep), informal and straight talkers ('tell it as it is'), and expect you to be open and friendly also. One of the things that endears Aussies to foreigners is their outrageous sense of humour and ability to poke fun at themselves and everyone else. Australians generally take people as they find them and, if you're friendly and make an effort to adapt to their way of life, they may even take to you.

Although immigrants may criticise some aspects of Australian life, relatively few seriously consider leaving and most are proud to call themselves Aussies. In fact, immigrants from a vast range of backgrounds firmly believe that Australia is the best country in the world. Few other nations offer such an irrepressible and exciting lifestyle. For sheer vitality and *joie de vivre*, Australia has few equals and, for the fortunate few who are lucky enough to secure a residence visa, it's a land where you can turn your dreams into reality. Australia remains a country of great opportunity, although perhaps no longer the Lucky Country (if it ever was – you make your own luck in Oz through hard yakka). Provided you maintain a sense of humour about everything, you too may find that 'she will indeed be all right'!

Long Live Australia! God Save the Queen! Up the Republic!

ORANGE
WILLIAMSTOWN
GERALDTON
GRIFFITH
DARWIN
LAKE EYRE
MACKAY
PARRAMATTA
BROKEN HILL
WHYALLA
MELBOURNE
WOLLONGONG
ALICE SPRINGS
TEMORA
WAGGA WAGGA
CAIRNS
MELVILLE ISLAND
MANLY
GEELONG
GOULBURN
KANGAROO ISLAND
SYDNEY
ROCKHAMPTON
COFFS HARBOUR
BULLI
PORT HARBOUR
KATOOMBA
GEELONG
WONTHAGGI
BRISBANE
AYERS ROCK
BUNBURY
KALGOORLIE
TOWNSVILLE
GREAT BARRIER REEF
CANBERRA
BAIRNSDALE
MILDURA
ALBANY
Jim Watson

20.

MOVING HOUSE OR LEAVING AUSTRALIA

When you're moving house or leaving Australia, there are many things to be considered and a 'million' people to be informed. The checklists contained in this chapter are designed to make the task easier and with luck prevent an ulcer or a nervous breakdown, provided of course you don't leave everything to the last minute (only divorce and bereavement cause more stress than moving house). See also **Moving House** on page 131 and **Relocation Companies** on page 132.

MOVING HOUSE

When moving house within Australia, you should consider the following:

- If you live in rented accommodation, you must give your landlord notice (the period depends on your contract). You may need to remain until a minimum period has elapsed and, if you don't give your landlord sufficient notice, you're required to pay the rent until the end of your contract or for the full notice period. This also applies if you have a separate contract for a garage or other rented property, e.g. a holiday home. If you're renting, make sure that you get your bond returned.
- If you're a homeowner and are moving to a new council area, you should inform your present council when you move and re-register in your new council area after arrival. When moving to a new area or state, you may be entitled to a refund of a portion of your property taxes (council rates).
- If you have an Australian driving licence or an Australian registered car, give your local state traffic authority (see **Appendix A**) your new address as soon as possible after moving.
- Also inform the following:
  - Your employer.
  - Your electricity, gas and water companies.
  - Your telephone company (or companies).
  - Your accountant, bank or credit union, building societies, businesses where you have accounts, credit and charge card companies, insurance companies (for example car, health and home), post office, solicitor, stockbroker and other financial institutions.
  - Your family dentist, doctor and other health practitioners. Health records should be transferred to your new dentist and doctor, if applicable.
  - Your children's schools. If applicable, arrange for schooling in your new area. Try to give a term's notice and obtain a copy of any relevant school reports or records from your children's current schools.
  - All regular correspondents, friends and relatives, professional and trade journals to which you subscribe, and social and sports clubs you belong to. Give or send them your new address and telephone number. Arrange to have your post redirected by Australia Post (see **Change of Address** on page 178).

  - Your local consulate or embassy, if you're registered with them (see page 123).
- Terminate any outstanding hire purchase, lease or loan contracts and pay all outstanding bills (allow plenty of time, as some companies may be slow to respond).
- Return any library books or anything borrowed.
- Arrange removal of your furniture and belongings by booking a removal company (see page 131) well in advance. If you have only a few items of furniture to move, you may prefer to do your own move, in which case you may need to hire a van.
- Arrange for a cleaning company and/or decorating company for rented accommodation, if required.
- Cancel milk and newspaper deliveries.

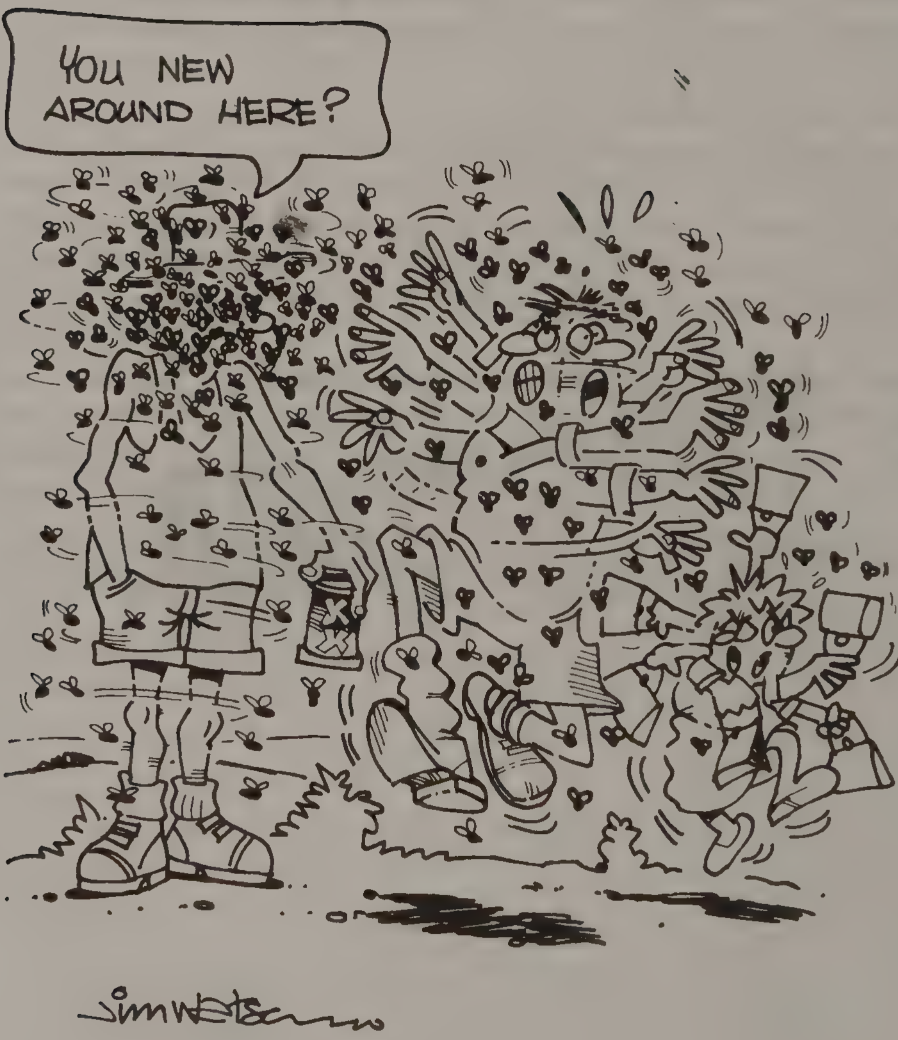
LEAVING AUSTRALIA

Before leaving Australia permanently or for an indefinite period, the following items should be considered **in addition** to those listed above under **Moving House** above:

- Give notice to your employer, if applicable.
- Check that your family's passports aren't out of date.
- Check whether any special requirements (e.g. inoculations, permits, visas) are necessary for entry into your country of destination by contacting your local embassy or consulate in Australia. An exit permit or visa isn't required to leave Australia.
- Book a removal company (see page 131) well in advance. International shipping companies usually provide a wealth of information and may also be able to advise you on various matters concerning your relocation. Find out the exact procedure for shipping your belongings to your country of destination from the relevant embassy in Australia (don't rely entirely on your shipping company). Forms may need to be completed before arrival. If you've been living in Australia for less than a year, you're required to re-export all personal effects, including furniture and vehicles that were imported tax and duty-free.
- Arrange to sell anything that you won't be taking with you, e.g. car, furniture and house.
- Claim any rebate on your tax payments to which you're entitled (see page 390).
- If you're leaving Australia permanently and have been a member of a superannuation scheme, your benefits won't be paid until you reach the 'preservation' age (see page 347). Contact your employer's personnel office or your superannuation company for information.

- If you have an Australian-registered car which you're permanently exporting, you should ask your local state traffic authority to de-register the vehicle, and register it in your new country of residence on arrival (as necessary).
- Depending on your destination, your pets may require inoculations or may need to go into quarantine for a period.
- Arrange health, travel and other insurance as necessary (see **Chapter 13**).
- Depending on your destination, arrange dental and health check-ups for your family before leaving Australia. Obtain a copy of all your dental and health records and a statement from your health insurance company noting your present level of cover.
- Check whether you're entitled to a rebate on your car and other insurance. Obtain a letter from your Australian motor insurance company stating your number of years without claim.
- Sell your apartment, house or other property, or arrange to let it through a friend or a letting agency (see **Chapter 5**). If you sell a second home in Australia, you may need to pay capital gains tax on any profit made on the sale (see page 399).
- Check whether you need an international driving permit or a translation of your Australian or foreign driving licence for your country of destination.
- Give friends and business associates in Australia a temporary address and telephone number where you can be contacted overseas.
- If you're travelling by air, allow plenty of time to get to the airport, register your luggage and clear security and immigration.
- Buy a copy of *Living and Working in* ******** before leaving Australia. If we haven't written it yet, drop us a line and we will get started on it right away!

Have a safe journey!


YOU NEW AROUND HERE?
Jim Watson

APPENDICES

APPENDIX A: USEFUL ADDRESSES

Embassies & Consulates

A selection of embassies and consulates in Canberra is listed below. A full list of embassies and consulates in Australia is contained in two booklets (*Diplomatic List* and *Consular List*) published by the Department of Foreign Affairs and Trade and available from the Australian Government Publishing Service. Business hours vary considerably and all embassies and consulates close on their national holidays as well as on Australian public holidays. Always telephone to check opening hours before visiting.

Austria: 12 Talbot Street, Forrest, ACT 2603 (☎ 02-6295 1533).

Belgium: 19 Arkana Street, Yarralumla, ACT 2600 (☎ 02-6273 2501).

Canada: Commonwealth Avenue, Canberra, ACT 2600 (☎ 02-6270 4000).

China: 15 Coronation Drive, Yarralumla, ACT 2600 (☎ 02-6273 4780).

Finland: 12 Darwin Avenue, Yarralumla, ACT 2600 (☎ 02-6273 3800).

France: 6 Perth Avenue, Yarralumla, ACT 2600 (☎ 02-6216 0100).

Germany: 119 Empire Circuit, Empire Cct, Yarralumla, ACT 2600 (☎ 02-6270 1911).

Greece: 9 Turrana Street, Yarralumla, ACT 2600 (☎ 02-6273 3011).

Indonesia: 8 Darwin Avenue, Yarralumla, ACT 2600 (☎ 02-6250 8600).

Ireland: 20 Arkana Street, Yarralumla, ACT 2600 (☎ 02-6273 3022).

Israel: 6 Turrana Street, Yarralumla, ACT 2600 (☎ 02-6273 1309).

Italy: 12 Grey Street, Deakin, ACT 2600 (☎ 02-6273 3333).

Japan: 112 Empire Circuit, Yarralumla, ACT 2600 (☎ 02-6273 3244).

Malaysia: 7 Perth Avenue, Yarralumla, ACT 2600 (☎ 02-6273 1543).

Netherlands: 120 Empire Circuit, Yarralumla, ACT 2600 (☎ 02-6220 9400).

New Zealand: Commonwealth Avenue, Canberra, ACT 2600 (☎ 02-6270 4211).

Norway: 17 Hunter Street, Yarralumla, ACT 2600 (☎ 02-6273 3444).

Papua New Guinea: 39-41 Forster Crescent, Yarralumla, ACT 2600 (☎ 02-6273 3322).

Philippines: 1 Moonah Place, Yarralumla, ACT 2600 (☎ 02-6273 2535).

Portugal: 23 Culgoa Circuit, O'Malley, ACT 2606 (☎ 02-6290 1733).

Russia: 76 Canberra Avenue, Griffith, ACT 2603 (☎ 02-6295 9033).

Singapore: 17 Forster Crescent, Yarralumla, ACT 2600 (☎ 02-6273 3944).

South Africa: Corner State Circle and Rhodes Place, Yarralumla, ACT 2600 (☎ 02-6273 2424).

Spain: 15 Arkana Street, Yarralumla, ACT 2600 (☎ 02-6273 3555).

Sweden: 5 Turrana Street, Yarralumla, ACT 2600 (☎ 02-6270 2700).

Switzerland: 7 Melbourne Avenue, Forrest, ACT 2603 (☎ 02-6162 8400).

Thailand: 111 Empire Circuit, Yarralumla, ACT 2600 (☎ 02-6273 1149).

United Kingdom: Commonwealth Avenue, Canberra, ACT 2600 (☎ 02-6270 6666).

United States of America: Moonah Place, Yarralumla, ACT 2600 (☎ 02-6214 5600).

Australian Customs Service

Australian Capital Territory: Australian Customs Service, 5 Constitution Avenue, Canberra, ACT 2601 (☎ 02-6275 6666).

New South Wales: Regional Director of Customs, 10 Cooks River Drive, Sydney International Airport (☎ 02-8339 6147).

Northern Territory: Regional Director of Customs, 21 Lindsay Street, Darwin, NT 0800 (☎ 08-8946 9999).

Queensland: Regional Director of Customs, Terrica Place, 140 Creek Street, Brisbane, QLD 4000 (☎ 07-3835 3444).

South Australia: Regional Director of Customs, 220 Commercial Road, Port Adelaide, SA 5015 (☎ 08-8847 9211).

Tasmania: Regional Director of Customs, Imports/Exports, Level 1, 25 Argyle Street, Hobart, TAS 7000 (☎ 03-6230 1201).

Victoria: Regional Director of Customs, Lexington Building, 414 Latrobe Street, Melbourne, VIC 3001 (☎ 03-9244 8000).

Western Australia: Regional Director of Customs, 2 Henry Street, Fremantle, WA 6160 (☎ 08-9430 1444).

Motor Vehicle Registration Authorities

Australian Capital Territory: Transport Regulation, PO Box 582, Dickson, ACT 2602 (☎ 02-6207 7000).

New South Wales: Registrar of Motor Vehicles, Roads and Traffic Authority, PO Box K198, Haymarket, NSW 1238 (☎ 02-9218 6888).

Northern Territory: Motor Vehicle Registry, PO Box 2520, Darwin, NT 0820 (☎ 08-8999 3111).

Queensland: Queensland Transport, Registration Division, PO Box 2451, Brisbane, QLD 4701 (☎ 07-3834 2011).

South Australia: Vehicle Standards, Transport SA, PO Box 2526, Regency Park, SA 5942 (☎ 08-8348 9599).

Tasmania: Registrar of Motor Vehicles, PO Box 1002, Hobart, TAS 7001 (☎ 03-6233 5201).

Victoria: Vic Roads, 60 Denmark Street, Kew, VIC 3101 (☎ 1800-814762).

Western Australia: Department of Transport, Licensing Division, 21 Murry Road South, Welshpool, WA 6101 (☎ 08-9351 1680).

Miscellaneous

Australian American Association, PO Box 1717, Neutral Bay, NSW 2089, Australia (🖳 www.aaafed.asn.au).

Australian-Britain Society, National Office, PO Box 9088, Deakin, ACT 2600, Australia (🖳 www.aust-britsociety.org.au).

Australian-British Chamber of Commerce, Level 16, The Gateway Building, 1 Macquarie Place, Sydney, NSW 2000, Australia (☎ 02-9247 6271, 🖳 www.britishchamber.com).

Australian Embassy, 1601 Massachusetts Ave., NW, Washington, DC 20036, US (☎ 202-797 3000, 🖳 www.austemb.org).

Australian High Commission, Australia House, Strand, London WC2B 4LA, UK (☎ 020-7379 4334, 🖳 www.australia.org.uk).

Australian Taxation Office, Ground Floor, Ethos House, 28-36 Ainslie Ave, Civic Square, ACT 2600, Australia (Excise Inquiry Line ☎ 13-28 61, 🖳 www.ato.gov.au).

Department of Industrial Relations, Employment, Training & Further Education, 1 Oxford Street, Darlinghurst, NSW 2010, Australia (☎ 13-16 28, 🖳 www.industrialrelations.nsw.gov.au).

Foreign Investment Review Board, Department of the Treasury, Langton Crescent, Canberra, ACT 2600, Australia (☎ 02-6263 3795, 🖳 www.firb.gov.au). Provides information about buying property in Australia for non-residents and retirees.

Tourism Australia, PO Box 2721, Sydney, NSW 2001, Australia (☎ 02-9360 1111, 🖳 www.tourism.australia.com).

United Kingdom Settlers' Association (UKSA), PO Box 707, South Yarra, Victoria 3141, Australia (☎ 03-9787 3112, 🖳 www.geocities.com/endeavour_uksa).

APPENDIX B: FURTHER READING

There are many useful reference books for those seeking general information about Australia, including *Year Book Australia,* published annually by the Australian Bureau of Statistics. The Australia Government Publishing Service (AGPS, PO Box 84, Canberra, ACT 2601) publishes and distributes a wealth of useful publications for businessmen, prospective migrants and visitors. A selection of books about Australia is listed below (the publication title is followed by the name of the author and the publisher's name in brackets). Books prefixed with an asterisk (*) are recommended by the author. Some of the books listed are out of print, but you may still be able to find a copy in a second-hand book shop or library.

Living & Working

The Australian Immigration Book (Made-To-Measure)

***The Cost of Living and Housing Survey Book** (Commonwealth Bank of Australia)

***Getting a Job in Australia**, Nick Vandome (How To Books)

Tourist Guides

***Australia** (Lonely Planet)

***Australia: Insight Guide** (Insight Guides)

***Australia: The Rough Guide**, Margo Daly et al (The Rough Guides)

***Australia & New Zealand Travel Planner** (TNT Magazine – see **Magazines & Newspapers** on page 552)

Australia & New Zealand, Travellers Survival Kit, Susan Griffith & Simon Calder (Vacation Work)

Berlitz Pocket Guide to Australia (Berlitz)

***Discover Australia**, Ken Bernstein (Berlitz)

Essential Australia (Automobile Association)

Explore Australia: 2002 (Viking Australia)

***Frommers Australia from $50 a Day** (Macmillan Travel)

***Insider's Australia Guide**, Harry Blutstein (MPC)

Let's Go 2001: Australia (Pan)

***Maverick Guide to Australia**, Robert W. Bone (Pelican)

***Sydney Time Out Guide** (Penguin)

Travel Literature

Australia: True Stories of Life Down Under (Traveler's Tales)
Daisy Bates in the Desert, Julia Blackburn (Minerva)
***Down Under**, Bill Bryson (Doubleday)
***In The Land Of Oz**, Howard Jacobson (Penguin)
Outdoor Traveller's Australia (Stewart, Tabori, Chang)
A Ride in the Neon Sun, Josie Dew (Little, Brown & Company)
***The Ribbon and the Ragged Square**, Linda Christmas (Penguin)
***Sean and David's Long Drive**, Sean Condon (Lonely Planet)
***Sydney**, Jan Morris (Penguin)
Tracks, Robyn Davidson (Vintage)

Outback

Australian Bushcraft, Richard Graves (Taylor-Type)
Bicycle Touring in Australia, Leigh Hemmings (Mountaineer Books)
***Bushwalking in Australia**, John Chapman (Lonely Planet)
Bush Tucker: Australia's Wild Food, Tim Low (Angus & Robertson)
Cycling Australia, Nicola Wells (Lonely Planet)
Discover Australia by 4WD (Hema Maps Pty Ltd)
How to Survive Australia, Robert Treborlang (Major Mitchell Press)
***Outback Australia** (Lonely Planet)
Outback Australia? No Worries!, Peter Wearing Smith (Omni Travel)
***Safe Outback Travel**, Jack Absalom (Five Mile Press)
***Stay Alive, A Handbook on Survival**, Maurice Dunlevy (AGPS)

Australians

12 Edmondstone Street, David Malouf (Penguin)
The Australians, In Search of an Identity, Ross Terrill (Bantam)
***The Australian People**, Craig McGregor (Hodder & Stoughton)
Christina Stead, Hazel Rowley (William Heinemann)
Contemporary Australians (DW Thorpe)

Culture Shock! Australia, Ilsa Sharp (Kuperard)

***A Fortunate Life**, Albert Facey (Viking)

***From Strength to Strength**, Sara Henderson

***More Please**, Barry Humphries (Penguin)

***Patrick White: A Life**, David Marr (Vintage)

***Robert J Hawke**, Blanche D'Alpuget (Penguin)

***Unreliable Memoirs**, Clive James (Picador)

Wild Card, Dorothy Hewett (Virago)

History & Culture

Australia's Immigrants 1788–1978, Geoffrey Sherington (Allen & Unwin)

***The Fatal Shore**, Robert Hughes (Pan)

***The Lucky Country: Australia in the Sixties**, Donald Horne (Angus & Robertson)

***The Penguin History of Australia**, John Malony (Penguin)

***The Road to Botany Bay**, Paul Carter (Faber & Faber)

***A Secret Country**, John Pilger (Vintage)

A Short History of Australia, Manning Clarke (Penguin)

Aboriginal Australia

Aboriginal Art, Wally Caruana (Thames & Hudson)

Aboriginal Australians, K. Suter, K. Stearman (Minority Rights Group)

Charles Perkins, Peter Read (Viking)

Mutant Message Down Under, Mario Morgan (Thorsons)

***The Other Side of the Frontier**, Henry Reynolds

***My People**, Kath Walker (Jacaranga Wiley)

***My Place**, Sally Morgan (Virago)

Seeing the First Australians, Ian & Tamsin Donaldson (Allen & Unwin)

***The Songlines**, Bruce Chatwin (Picador)

***Triumph of the Nomads**, Geoffrey Blainey (Macmillan)

***Wandering Girl**, Glenys Ward (Virago)

Miscellaneous

The 100 Things Everyone Needs to Know About Australia, David Dale (Pan McMillan)

Australia (Commonwealth of Australia)

***Australia & New Zealand by Rail**, Colin Taylor (Bradt)

***The Book of Australia** (Watermark Press)

***The Great Barrier Reef** (Readers Digest)

How to Be Normal in Australia, Robert Treborlang (Major Mitchell Press)

The Little Aussie Fact Book, Margaret Nicholson (Penguin)

***The Penguin Australian Encyclopaedia**, Sarah Dawson (Penguin)

***The Sydney Morning Herald Good Food Guide**, Terry Durak & Jill Dupleix

Traditional Australian Cooking, Shirley Constantine (McPhee Gribble/Penguin)

***The Wines of Australia**, Oliver Mayo (Faber & Faber)

Magazines & Newspapers

Australian News, Outbound Publishing (💻 www.outboundpublishing.com).

Australian Outlook, Consyl Publishing (💻 www.consylpublishing.co.uk).

TNT Magazine, 14–15 Child's Place, Earls Court, London SW5 9RX, UK (☎ 020-7373 3377, 💻 www.tntmagazine.co.uk). Free weekly magazine for expatriate Australians.

APPENDIX C: USEFUL WEBSITES

There are hundreds of general information websites and dozens of expatriate sites on the internet. Most information is useful, and websites generally offer free access, although some require a subscription or payment for services. Relocation and other companies specialising in expatriate services often have sites, although these may provide rather biased information. However, there are plenty of volunteer sites run by expatriates providing practical information and tips. A particularly useful section found on most expatriate websites is the 'message board' or 'forum', where expatriates answer questions based on their experience and knowledge and offer an insight into what living and working in is **really** like. Below is a list of websites not otherwise mentioned in the text. Note that websites are listed under headings in alphabetical and the list is by no means definitive.

Information Sites

About Australia (🖳 www.about-australia.com). One of Australia's longest established information portals, this has plenty of information about business, lifestyle, towns and regions, and what's on.

Adult Learning Australia (🖳 www.ala.asn.au). A body concerned with all aspects of adult education.

Australia Council for the Arts (🖳 www.ozco.gov.au). The Australian government's arts funding and advisory body.

Australian Bureau of Statistics (🖳 www.abs.gov.au). A wide range of statistics on Australia's economy, environment, industry, population and regions.

Australian Government (🖳 www.australia.gov.au). Useful information for, among others, jobseekers, migrants, seniors, students and women.

The Australian National University (🖳 www.anu.edu.au).

Bureau of Meteorology (🖳 www.bom.gov.au). Information about all aspects of Australia's climate.

Charles Sturt University Guide to Australia (🖳 www.csu.edu/au/australia). A useful selection of links on many topics, including culture, education, geography, tourism, towns and cities, trade and commerce, and travel and communications.

Department of the Treasury (🖳 www.treasury.gov.au). Responsible for the budget and economic policy and forecasts.

Family Court of Australia (🖳 www.familycourt.gov.au). A body which determines and resolves family disputes.

Greenpeace Australia Pacific (🖳 www.greenpeace.org.au). Environmental information, news and resources.

Indigenous Australia (🖳 www.dreamtime.net.au). Information about Australia's indigenous peoples.

Insurance Council of Australia Limited (🖳 www.ica.com.au). The representative body of the Australian general insurance industry.

Invest Australia (🖳 www.investaustralia.gov.au). Australia's national inward investment agency.

Law Council of Australia (🖳 www.lawcouncil.asn.au). The representative body of 40,000 legal practitioners.

National Gallery of Australia (🖳 www.nga.gov.au). Details of collections, events and exhibitions.

National Museum of Australia (🖳 www.nma.gov.au). Details of collections, events and exhibitions.

National Wine Centre of Australia (🖳 www.wineaustralia.com.au). Part of the University of Adelaide, this provides information about winemaking and Australia's vibrant wine industry.

Picture Australia (🖳 www.pictureaustralia.org). A service hosted by the National Library of Australia, providing access to the digitised picture collections of a range of cultural institutions.

Refugee Council of Australia (🖳 www.refugeecouncil.org.au). Provides advocacy, legal advice, protection and support to asylum seekers and refugees.

Relationships Australia (🖳 www.relationships.com.au). An organisation offering help to couples, families and individuals.

Reserve Bank of Australia (🖳 www.rba.gov.au). Australia's central bank.

Study in Australia (🖳 http://studyinaustralia.gov.au). A government site with advice on studying in Australia.

Sydney Morning Herald (🖳 www.smh.com.au). A useful source of Australian and international business, entertainment, news, sport and technology.

Tourism Australia (🖳 www.australia.com). The organisation responsible for marketing Australia, with extensive information about many aspects of visiting and living in the country.

Yellow Pages (🖳 www.yellowpages.com.au).

State Government Offices

Government of the Australian Capital Territory (💻 www.act.gov.au).
New South Wales Government Trade and Investment Office (💻 www.nsw.gov.au).

Government of the Northern Territory (💻 www.nt.gov.au).

Agent-General for Queensland (💻 www.qld.gov.au).

Agent-General for South Australia (💻 www.sacentral.sa.gov.au).

Government of Tasmania (💻 www.tas.gov.au).

Agent-General for Victoria (💻 www.vic.gov.au).

Government of Western Australia (💻 www.wa.gov.au).

State Tourism Offices

Tourism Canberra (💻 www.canberratourism.com.au). ACT.

Tourism New South Wales (💻 www.tourism.nsw.gov.au).

Northern Territory Tourist Commission (💻 www.ntholidays.com).

Tourism Queensland (💻 www.Queenslanholidays.co.uk).

South Australian Tourist Commission (💻 www.southaustralia.com).

Tourism Tasmania (💻 www.discovertasmania.com.au).

Tourism Victoria (💻 www.tourism.vic.gov.au).

Western Australian Tourism Commission (💻 www.westernaustralia.net).

Expatriate Sites

British Expatriates (💻 www.britishexpat.com and www.ukworldwide.com). Two sites designed to keep British expatriates in touch with events in and information about the UK.

Direct Moving (💻 www.directmoving.com). General expatriate information, tips and advice, and numerous links.

Escape Artist (💻 www.escapeartist.com). One of the most comprehensive expatriate sites, including resources, links and directories covering most expatriate destinations. You can also subscribe to the free monthly online expatriate magazine, Escape from America.

ExpatAccess (💻 www.expataccess.com). Aimed at those planning to move abroad, with free moving guides.

ExpatBoards (💻 www.expatboards.com). A comprehensive site for expatriates, with popular discussion boards and special areas for Britons and Americans.

Expat Exchange (💻 www.expatexchange.com). Reportedly the largest online 'community' for English-speaking expatriates, including articles on relocation and a question and answer facility.

Expat Forum (💻 www.expatforum.com). Provides cost of living comparisons as well as over 20 country-specific forums.

Expat Mums (💻 www.expat-moms.com). Information for expatriate mothers.

Expat Network (💻 www.expatnetwork.com). The UK's leading expatriate website, which is essentially an employment network for expatriates, although it also includes numerous support services and a monthly online magazine, Nexus.

Expat Shopping (💻 www.expatshopping.com). Order your favourite foods from home.

Expat World (💻 www.expatworld.net). Information for American and British expatriates, including a subscription newsletter.

Expatriate Experts (💻 www.expatexpert.com). Run by expatriate expert Robin Pascoe, providing advice and support.

Global People (💻 www.peoplegoingglobal.com). Includes country-specific information with a particular emphasis on social and political issues.

Living Abroad (💻 www.livingabroad.com). Includes an extensive list of country profiles, which are available only on payment.

Outpost Information Centre (💻 www.outpostexpat.nl). Contains extensive country-specific information and links operated by the Shell Petroleum Company for its expatriate workers, but available to everyone.

Real Post Reports (💻 www.realpostreports.com). Includes relocation services, recommended reading lists and 'real-life' stories written by expatriates in cities throughout the world.

Save Wealth Travel (💻 www.savewealth.com/travel/warnings). Travel information and warnings.

Trade Partners (💻 www.tradepartners.gov.uk). A UK government-sponsored site providing trade and investment (and general) information about most countries, including the US.

The Travel Doctor (💻 www.tmvc.com.au/info10.html). Includes a country by country vaccination guide.

Travelfinder (💻 www.travelfinder.com/twarn/travel_warnings.html). Travel information with warnings about danger areas.

World Health Organization (💻 www.who.int). Health information.

The World Press (💻 www.theworldpress.com). Links to media sites in practically every country in the world's media.

World Travel Guide (💻 www.wtgonline.com). A general website for world travellers and expatriates.

Yankee Doodle (💻 www.yankeedoodleiow.com). Import American products.

British Expatriates

British Expatriates (💻 www.britishexpat.com and 💻 www.ukworldwide.com). These websites keep British expatriates in touch with events and information in the United Kingdom.

Trade Partners (💻 www.tradepartners.gov.uk). A government-sponsored website whose main aim is to provide trade and investment information for most countries. Even if you aren't intending to do business, the information is comprehensive and up to date.

American Expatriates

Americans Abroad (💻 www.aca.ch). This website offers advice, information and services to Americans abroad.

US Government Trade (💻 www.usatrade.gov). A huge website providing a wealth of information principally for Americans planning to trade and invest abroad, but useful for anyone planning a move abroad.

Websites for Women

Family Life Abroad (💻 www.familylifeabroad.com). A wealth of information and articles on coping with family life abroad.

Foreign Wives Club (💻 www.foreignwivesclub.com). An online community for women in bicultural marriages.

Third Culture Kids (💻 www.tckworld.com). A website designed for expatriate children living abroad.

Travel For Kids (💻 www.travelforkids.com). Advice on travelling with children around the world.

Women Of The World (💻 www.wow-net.org). A website designed for female expats anywhere in the world.

Travel Information & Warnings

The websites listed below provide daily updated information about the political situation and natural disasters around the world, plus general travel and health advice and embassy addresses.

Australian Department of Foreign Affairs and Trade (💻 www.dfat.gov.au/travel).

British Foreign and Commonwealth Office (💻 www.fco.gov.uk).

Canadian Department of Foreign Affairs (💻 www.dfait-maeci.gc.ca). They also publish a useful series of free booklets for Canadians moving abroad.

New Zealand Ministry of Foreign Affairs and Trade (💻 www.mft.govt.nz).

SaveWealth Travel (💻 www.savewealth.com/travel/warnings).

The Travel Doctor (💻 www.tmvc.com.au). Contains a country by country vaccination guide.

US State Government (💻 www.state.gov/travel). US government website.

World Health Organization (💻 www.who.int).

APPENDIX D: WEIGHTS & MEASURES

Australia uses the metric system of measurement. Those who are more familiar with the imperial system of measurement will find the tables on the following pages useful. Some comparisons shown are only approximate, but are close enough for most everyday uses. In addition to the variety of measurement systems used, clothes sizes often vary considerably with the manufacturer. The following websites allow you to make instant conversions between different measurement systems: 🖳 www.omnis.demon.co.uk and 🖳 www.unit-conversion.info.

Women's Clothes

Continental	34	36	38	40	42	44	46	48	50	52
UK	8	10	12	14	16	18	20	22	24	26
US	6	8	10	12	14	16	18	20	22	24

Pullovers	**Women's**						**Men's**					
Continental	40	42	44	46	48	50	44	46	48	50	52	54
UK	34	36	38	40	42	44	34	36	38	40	42	44
US	34	36	38	40	42	44	sm	med		lar		xl

Men's Shirts

Continental	36	37	38	39	40	41	42	43	44	46
UK/US	14	14	15	15	16	16	17	17	18	-

Men's Underwear

Continental	5	6	7	8	9	10
UK	34	36	38	40	42	44
US	sm	med		lar		xl

Note: sm = small, med = medium, lar = large, xl = extra large

Children's Clothes

Continental	92	104	116	128	140	152
UK	16/18	20/22	24/26	28/30	32/34	36/38
US	2	4	6	8	10	12

Children's Shoes

Continental	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
UK/US	2	3	4	4	5	6	7	7	8	9	10	11	11	12	13	1	2	2	3	4	5

Shoes (Women's and Men's)

Continental	35	36	37	37	38	39	40	41	42	42	43	44
UK	2	3	3	4	4	5	6	7	7	8	9	9
US	4	5	5	6	6	7	8	9	9	10	10	11

Weight

Imperial	Metric	Metric	Imperial
1oz	28.35g	1g	0.035oz
1lb*	454g	100g	3.5oz
1cwt	50.8kg	250g	9oz
1 ton	1,016kg	500g	18oz
2,205lb	1 tonne	1kg	2.2lb

Length

Imperial	Metric	Metric	Imperial
1in	2.54cm	1cm	0.39in
1ft	30.48cm	1m	3ft 3.25in
1yd	91.44cm	1km	0.62mi
1mi	1.6km	8km	5mi

Capacity

Imperial	Metric	Metric	Imperial
1 UK pint	0.57 litre	1 litre	1.75 UK pints
1 US pint	0.47 litre	1 litre	2.13 US pints
1 UK gallon	4.54 litres	1 litre	0.22 UK gallon
1 US gallon	3.78 litres	1 litre	0.26 US gallon

Note: An American 'cup' = around 250ml or 0.25 litre.

Area

Imperial	Metric	Metric	Imperial
1 sq. in	0.45 sq. cm	1 sq. cm	0.15 sq. in
1 sq. ft	0.09 sq. m	1 sq. m	10.76 sq. ft
1 sq. yd	0.84 sq. m	1 sq. m	1.2 sq. yds
1 acre	0.4 hectares	1 hectare	2.47 acres
1 sq. mile	2.56 sq. km	1 sq. km	0.39 sq. mile

Temperature

°Celsius	°Fahrenheit	
0	32	(freezing point of water)
5	41	
10	50	
15	59	
20	68	
25	77	
30	86	
35	95	
40	104	
50	122	

Notes: The boiling point of water is 100°C / 212°F.

Normal body temperature (if you're alive and well) is 37°C / 98.6°F.

Temperature Conversion

Celsius to Fahrenheit: multiply by 9, divide by 5 and add 32. (For a quick and approximate conversion, double the Celsius temperature and add 30.)

Fahrenheit to Celsius: subtract 32, multiply by 5 and divide by 9. (For a quick and approximate conversion, subtract 30 from the Fahrenheit temperature and divide by 2.)

Oven Temperatures

Gas	Electric	
	°F	°C
-	225–250	110–120
1	275	140
2	300	150
3	325	160
4	350	180
5	375	190
6	400	200
7	425	220
8	450	230
9	475	240

Air Pressure

PSI	Bar
10	0.5
20	1.4
30	2
40	2.8

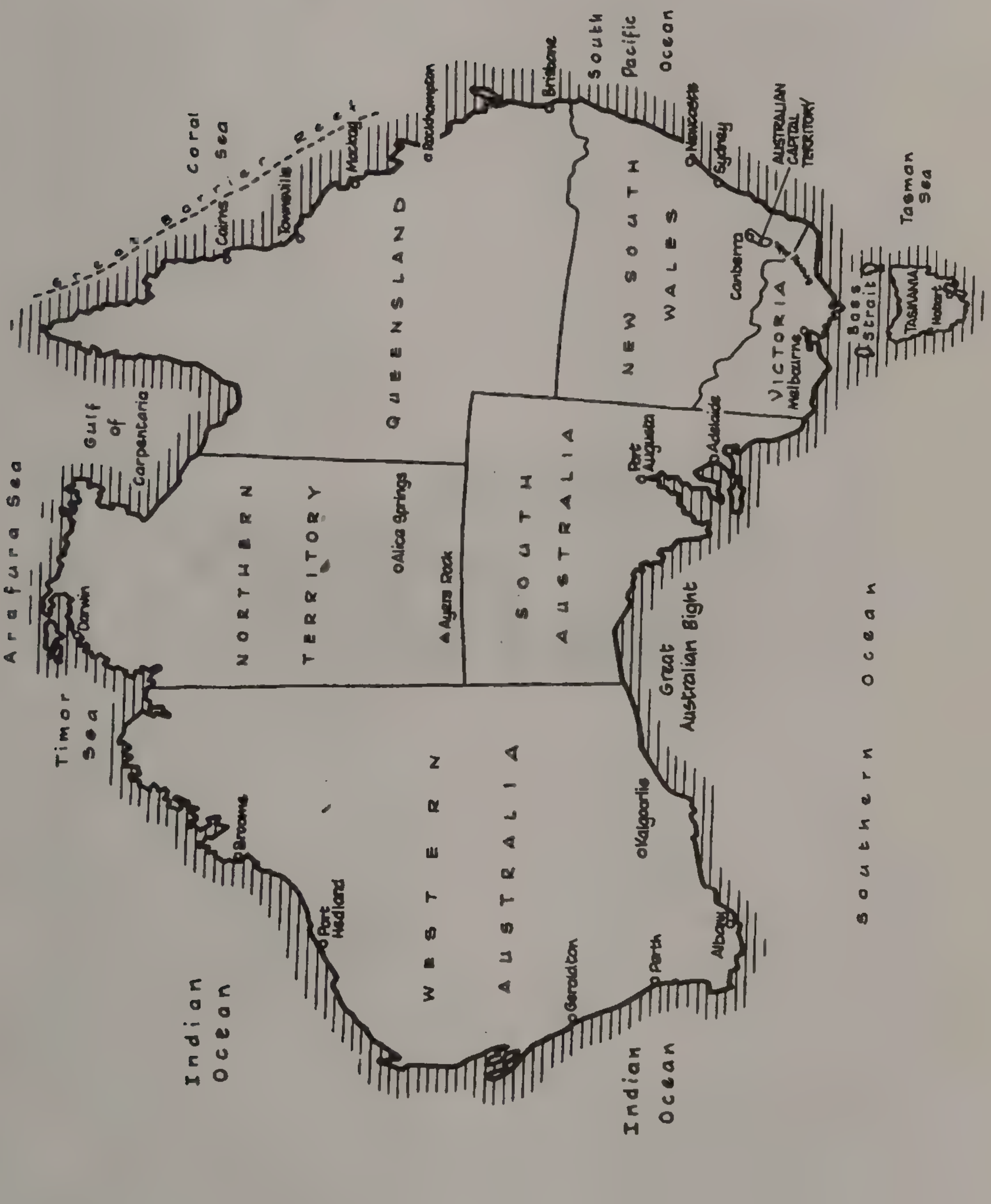
Power

Kilowatts	Horsepower	Horsepower	Kilowatts
1	1.34	1	0.75

APPENDIX E: MAP

The map of Australia opposite shows the states of Australia, which are listed below along with their capital cities.

State/Territory	**Capital**
Australian Capital Territory (ACT)	Canberra
New South Wales (NSW)	Sydney
Northern Territory (NT)	Darwin
Queensland (QLD)	Brisbane
South Australia (SA)	Adelaide
Tasmania (TAS)	Hobart
Victoria (VIC)	Melbourne
Western Australia (WA)	Perth


Arafura Sea
Timor Sea
Gulf of Carpentaria
Coral Sea
Great Barrier Reef
South Pacific Ocean
Tasman Sea
Bass Strait
Indian Ocean
Indian Ocean
Southern Ocean
Great Australian Bight
WESTERN AUSTRALIA
NORTHERN TERRITORY
QUEENSLAND
SOUTH AUSTRALIA
NEW SOUTH WALES
VICTORIA
AUSTRALIAN CAPITAL TERRITORY
TASMANIA
Darwin
Alice Springs
Ayers Rock
Broome
Port Hedland
Geraldton
Perth
Albany
Kalgoorlie
Port Augusta
Adelaide
Melbourne
Canberra
Sydney
Newcastle
Brisbane
Rockhampton
Mackay
Townsville
Cairns
Hobart

GONE NEXT DOOR.
BACK IN 3 WEEKS

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